



Bank Holding Company Performance Report March 31, 2022—FR BHCPR

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BHC Name [FIRST INTERSTATE BANCSYSTEM, INC.](#)

City/State [BILLINGS, MT](#)

Bank Holding Company Information

Federal Reserve District: [9](#)

Consolidated Assets (\$000): [33,163,459](#)

Peer Group Number: [1](#) Number in Peer Group: [134](#)

Number of Bank Subsidiaries: [1](#)

Peer Group Number	Description
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- 1 Consolidated assets equal to or greater than \$10 billion
- 2 Consolidated assets between \$3 billion and \$10 billion
- 3 Consolidated assets between \$1 billion and \$3 billion
- 4 Consolidated assets between \$500 million and \$1 billion
- 5 Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
- 6 Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
- 7 Consolidated assets less than \$150 million (valid only prior to March 2003)
- 9 Atypical and second-tier holding companies

Mailing Address:

[FIRST INTERSTATE BANCSYSTEM, INC.](#)

[401 NORTH 31ST STREET](#)

[BILLINGS, MT 59101](#)

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Summary Ratios

	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Average assets (\$000)	28,540,873	17,809,849	18,825,003	16,045,162	14,164,640
Net income (\$000)	-33,431	51,396	192,119	161,144	180,996
Number of BHCs in peer group	134	133	130	128	125

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct									
Earnings and Profitability:															
Percent of Average Assets															
Net interest income (tax equivalent)	2.52	2.55	43	2.67	2.67	49	2.61	2.60	48	3.11	2.77	72	3.51	3.01	76
+ Non-interest income	0.64	0.97	36	0.84	1.13	41	0.79	1.04	41	0.97	1.21	44	1.03	1.32	48
- Overhead expense	2.86	2.18	84	2.20	2.28	50	2.16	2.17	51	2.42	2.57	51	2.78	2.69	61
- Provision for credit losses	0.86	0.04	96	-0.12	-0.12	41	-0.08	-0.09	47	0.35	0.51	30	0.10	0.15	41
+ Securities gains (losses)	0	0	10	0	0.01	8	0.01	0.01	72	0	0.02	39	0	0.01	52
+ Other tax equivalent adjustments	0	0	44	0.09	0	99	0	0	81	0	0	48	0	0	42
= Pretax net operating income (tax equivalent)	-0.56	1.35	1	1.51	1.78	31	1.33	1.66	25	1.31	1.04	68	1.66	1.56	58
Net operating income	-0.47	1.03	1	1.15	1.36	33	1.02	1.26	25	1	0.81	69	1.28	1.19	55
Net income	-0.47	1.02	2	1.15	1.35	34	1.02	1.26	25	1	0.82	68	1.28	1.19	55
Net income (Subchapter S adjusted)		1.74			1.78			1.97			1.18			1.17	
Percent of Average Earning Assets															
Interest income (tax equivalent)	2.75	2.96	34	2.86	3.18	28	2.79	3.06	28	3.61	3.55	52	4.45	4.41	56
Interest expense	0.09	0.20	17	0.11	0.29	12	0.09	0.25	14	0.18	0.52	7	0.47	1.08	10
Net interest income (tax equivalent)	2.66	2.75	40	2.75	2.88	38	2.70	2.80	37	3.43	3.01	72	3.98	3.33	76
Losses, Allowance, and Past Due + Nonaccrual															
Net loan and lease losses / Average loans and leases	0.45	0.09	91	0.11	0.16	49	0.07	0.11	49	0.15	0.27	42	0.16	0.21	50
Earnings coverage of net loan and lease losses (X)	0.97	38.54	20	21.95	25.70	65	31.78	39.72	61	18.66	22.91	61	18.01	24.40	57
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.46	1.20	75	1.39	1.49	44	1.31	1.23	64	1.47	1.58	48	0.82	0.83	49
Allowance for loan and lease losses / Total loans and leases	1.44	1.17	75	1.38	1.47	46	1.31	1.20	64	1.46	1.55	48	0.81	0.81	50
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.80	0.47	85	0.39	0.70	26	0.29	0.49	25	0.42	0.71	27	0.57	0.57	51
30–89 days past due loans and leases / Total loans and leases	0.32	0.32	62	0.27	0.33	50	0.28	0.32	56	0.55	0.39	75	0.42	0.43	57
Liquidity and Funding															
Net noncore funding dependence	-8.64	-1.97	23	-5.15	-0.51	38	-6.32	-2.33	38	-5.59	3.20	26	-0.31	14.45	13
Net short-term noncore funding dependence	-8.89	-6.65	32	-5.50	-6.88	51	-6.65	-7.71	49	-6.07	-4.76	41	-0.90	3.38	28
Net loans and leases / Total assets	50.89	59.31	23	53.04	60.99	20	46.97	58.67	16	55.17	61.58	23	61.18	63.77	32
Capitalization															
Tier 1 leverage ratio	8.95	9.06	49	8.11	9.15	21	7.68	8.98	19	8.16	9.13	20	10.13	9.76	64
Holding company equity capital / Total assets	10.38	10.29	51	10.48	10.72	45	10.10	10.71	41	11.10	11.16	48	13.75	12.43	65
Total equity capital (including minority interest) / Total assets	10.38	10.40	49	10.48	10.85	44	10.10	10.82	39	11.10	11.29	45	13.75	12.57	65
Common equity tier 1 capital / Total risk-weighted assets	11.52	12.21	44	11.51	12.57	37	11.77	12.42	42	11.57	12.38	39	12.62	12.17	66
Net loans and leases / Equity capital (X)	4.90	5.82	31	5.06	5.73	37	4.65	5.53	32	4.97	5.58	38	4.45	5.21	30
Cash dividends / Net income	33.45		49.32	23.13	94	52.90	28.27	92	79.78	42.30	91	43.74	33.12	71	
Cash dividends / Net income (Subchapter S adjusted)	28.47			14.81			3.14			-0.65			-12.02		
Growth Rates															
Assets	79.80	9.35	97	27.99	16.49	78	11.46	10.50	67	20.52	16.68	65	10.12	9.26	65
Equity capital	77.99	4.03	97	-1.16	9.13	5	1.37	7.46	22	-2.69	6.99	10	18.89	10.49	82
Net loans and leases	72.49	6.29	97	10.13	7.22	64	-5.11	3.36	22	8.69	9.07	59	6.32	9.10	56
Noncore funding	7.26	-10.65	77	44.20	-25.09	97	-3.75	-14.79	70	30.68	-12.18	92	-4.06	6.59	32
Parent Company Ratios															
Short-term debt / Equity capital	0	0.49	40	0	0.52	41	0	0.57	38	0	0.77	38	0	1.02	36
Long-term debt / Equity capital	2.87	11.08	31	5.10	11.33	37	4.97	10.95	35	5.03	13.56	34	0	13.04	13
Equity investment in subsidiaries / Equity capital	100.55	103.47	43	100.15	102.85	38	98.38	103.22	22	101.44	102.81	42	94.37	103.22	8
Cash from ops + noncash items + op expense / Op expense + dividends	-51.20	125.04	9	103.59	98.58	49	127.61	154.48	42	91.06	147.24	15	157.68	190.27	41

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	150,089	107,771	429,975	453,223	470,690	39.27	135.46
Income from lease financing receivables.....	1,624	34	173	136	229	4676.47	3148.00
Fully taxable income on loans and leases.....	146,725	106,711	426,255	448,389	465,611	37.50	133.84
Tax-exempt income on loans and leases.....	4,988	1,094	3,893	4,970	5,308	355.94	375.95
Estimated tax benefit on income on loans and leases.....	1,300	-1,095	1,037	336	380		116.01
Income on loans and leases (tax equivalent).....	153,013	106,710	431,185	453,695	471,299	43.39	137.61
Investment interest income (tax equivalent).....	30,846	16,097	73,741	66,273	64,400	91.63	209.42
Interest on balances due from depository institutions.....	1,655	340	2,570	4,003	18,637	386.76	36.55
Interest income on other earning assets.....	373	193	1,038	912	1,561	93.26	38.15
Total interest income (tax equivalent).....	185,887	123,340	508,534	524,883	555,897	50.71	145.08
Interest on time deposits of \$250K or more	254	284	942	2,651	4,587	-10.56	-27.22
Interest on time deposits < \$250K.....	719	1,246	3,961	10,819	17,560	-42.30	-51.19
Interest on foreign office deposits	0	0	0	0	0		
Interest on other deposits	1,973	812	3,254	4,540	27,135	142.98	-14.07
Interest on other borrowings and trading liabilities.....	1,484	877	3,532	5,007	9,434	69.21	36.52
Interest on subordinated debt and mandatory convertible securities	1,470	1,350	5,401	3,376	0	8.89	328.57
Total interest expense.....	5,900	4,569	17,090	26,393	58,716	29.13	6.34
Net interest income (tax equivalent).....	179,987	118,771	491,444	498,490	497,181	51.54	156.03
Non-interest income.....	45,521	37,504	148,782	156,054	146,045	21.38	60.36
Adjusted operating income (tax equivalent)	225,508	156,275	640,226	654,544	643,226	44.30	128.51
Overhead expense.....	203,880	98,022	406,046	388,117	393,886	107.99	221.97
Provision for credit losses.....	61,269	-5,130	-14,552	56,894	13,850		3441.56
Securities gains (losses)	-119	-21	1,142	246	109		
Other tax equivalent adjustments	0	3,825	1	0	0	-100.00	
Pretax net operating income (tax equivalent).....	-39,760	67,187	249,875	209,779	235,599		
Applicable income taxes	-7,886	14,113	55,621	48,119	54,111		
Tax equivalent adjustments	1,557	1,678	2,135	516	492	-7.21	47.30
Applicable income taxes (tax equivalent).....	-6,329	15,791	57,756	48,635	54,603		
Minority interest	0	0	0	0	0		
Net income before discontinued operations, net of minority interest	-33,431	51,396	192,119	161,144	180,996		
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	-33,431	51,396	192,119	161,144	180,996		
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	-33,431	51,396	192,119	161,144	180,996		
Investment securities income (tax equivalent).....	30,846	16,097	73,741	66,273	64,400	91.63	209.42
US Treasury and agency securities (excluding mortgage-backed securities)	3,240	1,056	7,381	4,504	8,269	206.82	108.36
Mortgage-backed securities	19,664	11,331	43,452	49,404	48,409	73.54	204.07
All other securities	7,942	3,710	22,908	12,365	7,722	114.09	307.89
Cash dividends declared.....	44,651	25,348	101,638	128,564	79,163	76.15	314.97
Common	44,651	25,348	101,638	128,564	79,163	76.15	314.97
Preferred.....	0	0	0	0	0		

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Relative Income Statement and Margin Analysis

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Percent of Average Assets															
Interest income (tax equivalent)	2.61	2.75	37	2.77	2.96	36	2.70	2.85	37	3.27	3.27	51	3.92	4	44
Less: Interest expense	0.08	0.19	18	0.10	0.27	13	0.09	0.23	15	0.16	0.48	8	0.41	0.98	11
Equals: Net interest income (tax equivalent)	2.52	2.55	43	2.67	2.67	49	2.61	2.60	48	3.11	2.77	72	3.51	3.01	76
Plus: Non-interest income	0.64	0.97	36	0.84	1.13	41	0.79	1.04	41	0.97	1.21	44	1.03	1.32	48
Equals: adjusted operating income (tax equivalent)	3.16	3.56	28	3.51	3.87	33	3.40	3.70	31	4.08	4.04	58	4.54	4.41	59
Less: Overhead expense	2.86	2.18	84	2.20	2.28	50	2.16	2.17	51	2.42	2.57	51	2.78	2.69	61
Less: Provision for credit losses	0.86	0.04	96	-0.12	-0.12	41	-0.08	-0.09	47	0.35	0.51	30	0.10	0.15	41
Plus: Realized gains (losses) on held-to-maturity securities	0	0	49	0	0	50	0	0	99	0	0	1	0	0	4
Plus: Realized gains (losses) on available-for-sale securities	0	0	10	0	0.01	8	0	0.01	65	0	0.02	39	0	0.01	52
Plus: other tax equivalent adjustments	0	0	44	0.09	0	99	0	0	81	0	0	48	0	0	42
Equals: Pretax net operating income (tax equivalent)	-0.56	1.35	1	1.51	1.78	31	1.33	1.66	25	1.31	1.04	68	1.66	1.56	58
Less: Applicable income taxes (tax equivalent)	-0.09	0.31	2	0.35	0.40	36	0.31	0.38	27	0.30	0.23	71	0.39	0.36	57
Less: Minority interest	0	0	42	0	0	42	0	0	40	0	0	42	0	0	36
Equals: Net operating income	-0.47	1.03	1	1.15	1.36	33	1.02	1.26	25	1	0.81	69	1.28	1.19	55
Plus: Net extraordinary items	0	0	50	0	0	50	0	0	50	0	0	50	0	0	50
Equals: Net income	-0.47	1.02	2	1.15	1.35	34	1.02	1.26	25	1	0.82	68	1.28	1.19	55
Memo: Net income (last four quarters)	0.50	1.17	5	1.09	1.07	55	1.02	1.26	25	1	0.82	68	1.28	1.19	55
Net income-BHC and noncontrolling (minority) interest	-0.47	1.04	2	1.15	1.37	34	1.02	1.27	23	1	0.83	68	1.28	1.20	55
Margin Analysis															
Average earning assets / Average assets	94.70	93.16	70	97.03	93.08	90	96.75	93.08	89	90.63	92.32	28	88.21	91.05	22
Average interest-bearing funds / Average assets	57.93	60.43	46	62.36	62.97	56	60.70	61.99	52	60.88	64.06	36	61.56	65.57	32
Interest income (tax equivalent) / Average earning assets	2.75	2.96	34	2.86	3.18	28	2.79	3.06	28	3.61	3.55	52	4.45	4.41	56
Interest expense / Average earning assets	0.09	0.20	17	0.11	0.29	12	0.09	0.25	14	0.18	0.52	7	0.47	1.08	10
Net interest income (tax equivalent) / Average earning assets	2.66	2.75	40	2.75	2.88	38	2.70	2.80	37	3.43	3.01	72	3.98	3.33	76
Yield or Cost															
Total loans and leases (tax equivalent)	4.18	3.88	71	4.30	4.05	69	4.39	4.01	75	4.66	4.27	72	5.29	5.09	71
Interest-bearing bank balances	0.24	0.18	85	0.07	0.10	13	0.13	0.14	32	0.32	0.27	69	2.31	2.04	68
Federal funds sold and reverse repos	0	0.28	20	0	0.26	21	0	0.25	19	0.70	0.68	61	2.35	2.44	60
Trading assets	0	0.43	27	0	0.39	27	0	0.45	26	0	0.60	23	0	0.99	21
Total earning assets	2.73	2.93	34	2.90	3.15	31	2.78	3.04	28	3.61	3.51	54	4.45	4.36	56
Investment securities (tax equivalent)	1.37	1.78	14	1.18	1.84	7	1.15	1.77	10	1.88	2.25	23	2.38	2.76	18
US Treasury and agency securities (excluding mortgage-backed securities)	0.88	1.09	34	1.26	1.30	49	0.90	1.14	33	1.58	1.75	40	1.58	2.32	11
Mortgage-backed securities	1.22	1.67	10	1.29	1.60	22	1.19	1.57	16	1.91	2.05	31	2.40	2.61	20
All other securities	1.67	2.75	13	1.45	2.93	8	1.77	2.81	16	2.22	3.24	13	2.93	4.06	14
Interest-bearing deposits	0.06	0.16	14	0.07	0.26	8	0.06	0.21	9	0.15	0.53	4	0.47	1.10	9
Time deposits of \$250K or more	0.48	0.48	54	0.62	0.82	33	0.52	0.66	36	1.23	1.42	29	1.73	1.96	30
Time deposits < \$250K	0.29	0.44	25	0.62	0.78	39	0.52	0.62	43	1.13	1.36	26	1.56	1.82	31
Other domestic deposits	0.06	0.13	20	0.04	0.17	5	0.04	0.15	7	0.06	0.36	0	0.41	0.93	11
Foreign deposits	0	0.14			0.13			0.14			0.42			1.19	
Federal funds purchased and repos	0.11	0.16	38	0.05	0.18	21	0.05	0.17	24	0.10	0.62	4	0.51	1.86	17
Other borrowed funds and trading liabilities	0.96	1.14	43	0.68	1.38	25	1.16	1.27	45	4.67	1.50	97	8.86	2.38	99
All interest-bearing funds	0.14	0.31	18	0.16	0.42	8	0.15	0.37	12	0.27	0.74	6	0.67	1.49	8

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Non-interest Income and Expenses

Dollar Amount in Thousands	03/31/2022		03/31/2021		12/31/2021		12/31/2020		12/31/2019			
Non-interest Income and Expenses												
Total non-interest income		45,521		37,504		148,782		156,054		146,045		
Fiduciary activities income		6,584		4,973		20,829		19,093		19,160		
Service charges on deposit accounts - domestic		8,327		4,391		19,005		19,635		23,749		
Trading revenue.....		1,797		1,103		2,781		7,719		2,500		
Investment banking fees and commissions.....		1,473		2,657		5,455		4,719		4,656		
Insurance activities revenue.....		-8		3		69		118		212		
Venture capital revenue.....		0		0		0		0		0		
Net servicing fees		5,558		7,769		16,304		4,150		16,372		
Net securitization income		0		0		0		0		0		
Net gains (losses) on sales of loans, OREO, other assets.....		3,115		4,294		26,141		43,695		26,642		
Other non-interest income.....		18,675		12,314		58,198		56,925		52,754		
Total overhead expenses		203,880		98,022		406,046		388,117		393,886		
Personnel expense.....		77,842		54,580		220,726		222,536		206,873		
Net occupancy expense.....		19,577		13,154		52,456		50,560		47,088		
Goodwill impairment losses		0		0		0		0		0		
Amortization expenses and impairment loss (other intangible assets).....		3,590		2,561		9,911		10,861		11,154		
Other operating expenses.....		102,871		27,727		122,953		104,160		128,771		
Fee income on mutual funds and annuities.....		1,472		1,329		5,454		4,725		4,667		
Memoranda												
Assets under management in proprietary mutual funds and annuities		0		0		0		0		0		
Number of equivalent employees		3,887		2,584		2,358		2,615		2,473		
Average personnel expense per employee.....		20.03		21.12		93.61		85.10		83.65		
Average assets per employee.....		7,342.65		6,892.36		7,983.46		6,135.82		5,727.72		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios												
Mutual fund fee income / Non-interest income		3.23	2.26	68	3.54	2.10	73	3.67	2.17	74	3.03	2.02
Overhead expenses / Net Interest Income + non-interest income		91.04	61.09	97	61.87	59.31	61	63.63	59.28	67	59.34	62.28
Percent of Average Assets												
Total overhead expense		2.86	2.18	84	2.20	2.28	50	2.16	2.17	51	2.42	2.57
Personnel expense.....		1.09	1.21	37	1.23	1.28	47	1.17	1.21	44	1.39	1.30
Net occupancy expense.....		0.27	0.23	69	0.30	0.24	70	0.28	0.23	70	0.32	0.26
Other operating expenses.....		1.49	0.71	91	0.68	0.73	55	0.71	0.72	58	0.72	0.94
Overhead less non-interest income		2.22	1.18	95	1.36	1.10	73	1.37	1.10	73	1.45	1.25
Percent of Adjusted Operating Income (Tax Equivalent)												
Total overhead expense		90.41	60.59	97	62.72	58.69	69	63.42	58.83	68	59.30	61.82
Personnel expense.....		34.52	33.94	45	34.93	33.28	59	34.48	32.93	56	34	32.36
Net occupancy expense.....		8.68	6.43	82	8.42	6.42	79	8.19	6.23	79	7.72	6.58
Other operating expenses.....		47.21	19.35	97	19.38	18.45	63	20.75	19.18	63	17.57	22.28
Total non-interest income		20.19	26.24	40	24	28.42	41	23.24	27.67	41	23.84	28.83
Fiduciary activities income		2.92	2.31	67	3.18	2.15	69	3.25	2.20	68	2.92	2.09
Service charges on domestic deposit accounts		3.69	3.51	51	2.81	3.21	42	2.97	3.27	41	3	3.27
Trading revenue.....		0.80	0.53	74	0.71	0.97	65	0.43	0.62	65	1.18	1.28
Investment banking fees and commissions.....		0.65	2.33	34	1.70	2.51	54	0.85	2.58	36	0.72	2.46
Insurance activities revenue.....		0	0.38	0	0	0.38	27	0.01	0.36	34	0.02	0.41
Venture capital revenue.....		0	0.02	43	0	0.02	45	0	0.04	44	0	0.01
Net servicing fees		2.46	1.49	80	4.97	0.99	90	2.55	0.60	89	0.63	0.01
Net securitization income		0	0	48	0	0.01	45	0	0.01	44	0	0.45
Net gain (loss) - sales of loans, OREO, and other assets		1.38	1.74	54	2.75	3.74	50	4.08	3.30	67	6.68	3.92
Other non-interest income.....		8.28	8.92	53	7.88	8.65	55	9.09	9.27	60	8.70	9.65
Overhead less non-interest income		70.22	33.42	97	38.73	29.66	75	40.18	30.52	78	35.45	31.93
Applicable income taxes / Pretax net operating income (tax equivalent).....		20.83		21.01	21.04	47	22.26	21.18	62	22.94	18.63	78
Applicable income tax + TE / Pretax net operating income + TE		22.92		23.50	22.74	61	23.11	22.67	57	23.18	21.18	63

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

03/2022

Assets

	Dollar Amount in Thousands						Percent Change
		03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	1-Year
Real estate loans	12,463,366	6,778,838	6,986,711	6,691,776	6,281,670	83.86	264.61
Commercial and industrial loans	2,220,540	1,824,139	1,128,065	1,788,083	1,268,900	21.73	197.32
Loans to individuals	953,603	985,248	930,080	1,024,042	1,043,188	-3.21	-1.13
Loans to depository institutions and acceptances of other banks	772	301	591	240	1,288	156.48	-29.17
Agricultural loans	856,067	214,670	203,898	247,635	279,112	298.78	582.17
Other loans and leases	638,513	151,024	124,660	150,776	162,908	322.79	348.96
Less: Unearned income	9,816	33,857	12,295	20,984	5,549	-71.01	876.72
Loans and leases, net of unearned income	17,123,045	9,920,363	9,361,710	9,881,568	9,031,517	72.61	217.25
Less: Allowance for loan and lease losses	247,227	136,765	122,231	144,333	72,987	80.77	224.31
Net loans and leases	16,875,818	9,783,598	9,239,479	9,737,235	8,958,530	72.49	217.15
Debt securities that reprice or mature in over 1 year	9,422,856	4,836,601	6,452,528	4,016,844	2,865,121	94.82	355.96
Mutual funds and equity securities	0	0	0	0	0		
Subtotal	26,298,674	14,620,199	15,692,007	13,754,079	11,823,651	79.88	255.98
Interest-bearing bank balances	3,425,930	1,947,601	2,179,582	2,017,581	841,014	75.91	406.91
Federal funds sold and reverse repos	102,095	53	52	53	98	192532.08	107368.42
Debt securities that reprice or mature within 1 year	80,189	49,802	56,113	43,737	184,463	61.02	0.92
Trading assets	23,288	46,944	22,222	52,179	21,898	-50.39	1698.30
Total earning assets	29,930,176	16,664,599	17,949,976	15,867,629	12,871,124	79.60	267.49
Non-interest-bearing cash and due from depository institutions	385,175	248,299	165,098	259,317	238,851	55.13	185.37
Premises, fixed assets, and leases	439,012	299,927	294,173	306,500	300,405	46.37	131.77
Other real estate owned	17,528	2,197	2,024	2,496	8,464	697.82	85.91
Investment in unconsolidated subsidiaries	10,675	8,215	8,093	8,127	8,290	29.95	25.18
Intangible and other assets	2,380,893	1,221,546	1,252,585	1,204,638	1,216,953	94.91	316.83
Total assets	33,163,459	18,444,783	19,671,949	17,648,707	14,644,087	79.80	266.12
Quarterly average assets	28,540,873	17,809,849	19,750,603	17,392,512	14,704,819	60.25	219.45
Average loans and leases (YTD)	14,659,466	9,915,317	9,818,367	9,739,771	8,909,580	47.85	167.98
Memoranda							
Loans held-for-sale	178,149	57,186	30,127	74,028	100,946	211.53	666.66
Loans not held-for-sale	16,944,896	9,863,177	9,331,583	9,807,540	8,930,571	71.80	215.30
Real estate loans secured by 1–4 family	2,451,589	1,808,592	1,837,761	1,742,802	1,644,011	35.55	113.01
Commercial real estate loans	9,157,797	4,751,418	4,935,092	4,728,409	4,411,100	92.74	336.17
Construction and land development	1,595,594	1,086,281	1,007,806	1,039,404	977,642	46.89	239.38
Multifamily	832,652	354,347	420,080	362,337	299,936	134.98	615.20
Nonfarm nonresidential	6,729,551	3,310,790	3,507,206	3,326,668	3,133,522	103.26	344.78
Real estate loans secured by farmland	853,980	218,828	213,858	220,565	226,559	290.25	409.08
Total investment securities	9,503,045	4,886,403	6,508,641	4,060,581	3,049,584	94.48	342.81
U.S. Treasury securities	941,112	1,000	684,707	0	8,967	94011.20	25955.15
US agency securities (excluding mortgage-backed securities)	465,346	323,621	346,926	331,852	386,672	43.79	8.96
Municipal securities	481,159	519,189	495,161	512,499	138,217	-7.32	213.09
Mortgage-backed securities	6,243,381	3,556,026	3,800,400	2,909,469	2,365,484	75.57	313.99
Asset-backed securities	1,070,970	140,316	899,362	57	75	663.26	517276.81
Other debt securities	301,077	346,251	282,085	306,704	150,169	-13.05	463.78
Mutual funds and equity securities	0	0	0	0	0		
Available-for-sale securities	6,283,786	4,020,064	4,820,497	4,008,455	2,956,754	56.31	279.77
U.S. Treasury securities	644,880	1,000	684,707	0	8,967	64388.00	17753.82
US agency securities (excluding mortgage-backed securities)	137,824	323,621	346,926	331,852	366,852	-57.41	-66.16
Municipal securities	292,697	445,041	427,580	465,895	80,949	-34.23	
Mortgage-backed securities	3,920,549	2,767,876	2,191,382	2,908,477	2,364,288	41.64	215.22
Asset-backed securities	1,070,941	140,265	899,330	0	0	663.51	
Other debt securities	216,895	342,261	270,572	302,231	135,698	-36.63	
Mutual funds and equity securities	0	0	0	0	0		
Held-to-maturity securities appreciation (depreciation)	-188,152	-10,743	-20,089	2,924	2,158		
Available-for-sale securities appreciation (depreciation)	-291,261	9,080	-38,828	75,987	14,443		
Structured notes, fair value	0	0	0	0	0	-100.00	
Pledged securities	3,987,469	2,028,659	2,564,778	2,293,877	1,787,736	96.56	191.78

Liabilities and Changes in Capital

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Demand deposits	3,617,130	825,377	852,701	822,308	776,888	338.24	1143.29
NOW, ATS and transaction accounts	5,269,046	1,562,184	1,786,777	1,483,400	1,347,429	237.29	482.40
Time deposits less brokered deposits < \$250K	1,291,076	793,223	722,525	807,584	1,112,485	62.76	80.39
MMDA and other savings accounts	17,668,468	11,734,614	12,728,494	10,916,815	8,149,327	50.57	241.70
Other non-interest-bearing deposits	0	0	0	0	0	0	
Core deposits	27,845,720	14,915,398	16,090,497	14,030,107	11,386,129	86.69	293.18
Time deposits of \$250K or more	242,626	178,563	179,073	187,076	274,496	35.88	26.43
Foreign deposits	0	0	0	0	0		
Federal funds purchased and repos	1,071,044	1,052,576	1,051,064	1,091,371	697,571	1.75	82.28
Secured federal funds purchased	0	0	0	0	0		
Commercial paper	0	0	0	0	0		
Other borrowings w/remaining maturity of 1 year or less	11	1	9	13	5	1000.00	1000.00
Other borrowings w/remaining maturity over 1 year	21,582	13,765	13,691	13,788	13,878	56.79	169.98
Brokered deposits < \$250K	0	0	0	0	2,925		-100.00
Noncore funding	1,335,263	1,244,905	1,243,837	1,292,248	988,875	7.26	64.12
Trading liabilities	62,253	45,290	18,510	16,755	10,285	37.45	4752.14
Subordinated notes and debentures + trust preferred securities	259,375	183,121	183,269	183,071	84,445	41.64	159.38
Other liabilities	219,748	122,748	149,305	166,756	160,383	79.02	270.08
Total liabilities	29,722,359	16,511,462	17,685,418	15,688,937	12,630,117	80.01	268.93
Equity Capital							
Perpetual preferred stock (including surplus)	0	0	0	0	0		
Common stock	2,668,587	938,522	945,003	941,086	1,049,304	184.34	797.99
Common surplus	0	0	0	0	0		
Retained earnings	974,479	988,126	1,052,562	962,078	953,656	-1.38	37.83
Accumulated other comprehensive income	-201,966	6,673	-11,034	56,606	11,010		
Other equity capital components	0	0	0	0	0		
Total holding company equity capital	3,441,100	1,933,321	1,986,531	1,959,770	2,013,970	77.99	243.56
Noncontrolling (minority) interest in subsidiaries	0	0	0	0	0		
Total equity capital, including minority interest	3,441,100	1,933,321	1,986,531	1,959,770	2,013,970	77.99	243.56
Total liabilities and capital	33,163,459	18,444,783	19,671,949	17,648,707	14,644,087	79.80	266.12
Memoranda							
Non-interest-bearing deposits	8,320,833	5,003,959	5,568,279	4,633,538	3,426,495	66.28	352.06
Interest-bearing deposits	19,767,513	10,090,002	10,701,291	9,583,645	8,237,055	95.91	262.07
Total deposits	28,088,346	15,093,961	16,269,570	14,217,183	11,663,550	86.09	284.76
Long-term debt that reprices within 1 year	0	0	0	0	0		
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	1,986,531	1,959,770	1,959,770	2,013,970	1,693,937		
Accounting restatements	0	0	0	-24,158	0		
Net income	-33,431	51,396	192,119	161,144	180,996		
Net sale of new perpetual preferred stock	0	0	0	0	0		
Net sale of new common stock	1,065	-2,415	3,917	-108,218	6,452		
Sale of treasury stock	0	0	0	0	0		
Less: Purchase of treasury stock	0	0	0	0	0		
Changes incident to business combinations	1,722,519	0	0	0	176,161		
Less: Dividends declared	44,651	25,348	101,638	128,564	79,163		
Change in other comprehensive income	-190,933	-50,082	-67,637	45,596	35,587		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	0	0	0	0	0		
Holding company equity capital, ending balance	3,441,100	1,933,321	1,986,531	1,959,770	2,013,970		

Percent Composition of Assets

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Real estate loans	37.58	37.11	48	36.75	36.10	47	35.52	36.25	44	37.92	36.22	45	42.90	37.78	53
Commercial and industrial loans	6.70	10.78	28	9.89	13.88	29	5.73	10.76	22	10.13	13.52	30	8.66	12.02	34
Loans to individuals	2.88	3.61	62	5.34	3.42	76	4.73	3.36	72	5.80	3.40	75	7.12	4.20	73
Loans to depository institutions and acceptances of other banks	0	0.02	74	0	0.02	71	0	0.02	75	0	0.03	68	0.01	0.04	71
Agricultural loans.....	2.58	0.17	96	1.16	0.19	91	1.04	0.18	92	1.40	0.19	92	1.91	0.24	92
Other loans and leases.....	1.93	4.19	31	0.82	4.29	17	0.63	4.47	13	0.85	4.63	14	1.11	5.01	15
Net loans and leases.....	50.89	59.31	23	53.04	60.99	20	46.97	58.67	16	55.17	61.58	23	61.18	63.77	32
Debt securities over 1 year.....	28.41	19.47	80	26.22	16.70	86	32.80	19.46	90	22.76	15.55	79	19.57	14.60	76
Mutual funds and equity securities	0	0.06	12	0	0.06	14	0	0.06	13	0	0.05	13	0	0.06	13
Subtotal	79.30	80.04	37	79.26	78.43	42	79.77	79.22	42	77.93	78.16	32	80.74	79.65	31
Interest-bearing bank balances	10.33	7.18	77	10.56	9.08	63	11.08	8.50	70	11.43	7.51	79	5.74	3.06	78
Federal funds sold and reverse repos	0.31	0.55	77	0	0.50	56	0	0.54	58	0	0.82	54	0	1.57	53
Debt securities 1 year or less	0.24	1.65	17	0.27	1.59	17	0.29	1.56	19	0.25	1.68	17	1.26	1.91	51
Trading assets	0.07	0.52	54	0.25	0.56	55	0.11	0.49	51	0.30	1.01	50	0.15	1.19	46
Total earning assets.....	90.25	91.28	39	90.35	91.48	36	91.25	91.77	44	89.91	91.05	32	87.89	89.53	28
Non-interest cash and due from depository institutions.....	1.16	0.96	68	1.35	1	80	0.84	0.82	53	1.47	1.07	83	1.63	1.14	81
Other real estate owned.....	0.05	0.01	91	0.01	0.02	53	0.01	0.01	64	0.01	0.02	56	0.06	0.03	78
All other assets.....	8.59	7.70	60	8.31	7.44	63	7.91	7.35	61	8.62	7.82	62	10.48	9.27	67
Memoranda															
Short-term investments	10.88	10.28	61	10.83	11.92	53	11.37	11.47	56	11.68	11.17	64	7	7.63	63
U.S. Treasury securities.....	2.84	1.80	77	0.01	0.98	32	3.48	1.47	81	0	0.84	17	0.06	1.03	40
US agency securities (excluding mortgage-backed securities)	1.40	0.79	77	1.75	0.73	82	1.76	0.82	79	1.88	0.63	85	2.64	0.54	92
Municipal securities	1.45	1.72	57	2.81	1.77	70	2.52	1.73	67	2.90	1.69	72	0.94	1.34	55
Mortgage-backed securities	18.83	14.04	73	19.28	12.38	80	19.32	14.14	74	16.49	11.75	72	16.15	11.44	78
Asset-backed securities	3.23	0.56	91	0.76	0.35	79	4.57	0.50	95	0	0.32	50	0	0.28	50
Other debt securities	0.91	0.55	71	1.88	0.46	91	1.43	0.53	81	1.74	0.42	89	1.03	0.39	80
Loans held-for-sale.....	0.54	0.40	74	0.31	0.46	55	0.15	0.55	46	0.42	0.52	55	0.69	0.39	76
Loans held for investment	51.10	59.15	22	53.47	61.15	22	47.44	58.06	19	55.57	61.72	24	60.98	63.50	33
Real estate loans secured by 1–4 family	7.39	11.67	31	9.81	11.69	41	9.34	11.46	38	9.87	11.91	40	11.23	13.29	39
Revolving	1.47	1.40	56	1.94	1.51	63	1.96	1.42	63	2.07	1.66	62	2.68	2.07	62
Closed-end, secured by first liens	5.76	9.94	31	7.66	9.76	42	7.25	9.67	38	7.58	9.81	36	8.09	10.69	38
Closed-end, secured by junior liens	0.16	0.17	68	0.20	0.21	63	0.13	0.17	54	0.23	0.22	65	0.46	0.28	79
Commercial real estate loans	27.61	23.42	61	25.76	22.27	61	25.09	22.69	55	26.79	22.22	60	30.12	22.23	64
Construction and land development.....	4.81	3.49	65	5.89	3.32	82	5.12	3.34	70	5.89	3.40	80	6.68	3.44	80
Multifamily.....	2.51	3.52	49	1.92	3.21	36	2.14	3.57	43	2.05	3.12	39	2.05	3.01	44
Nonfarm nonresidential	20.29	15.11	66	17.95	14.77	62	17.83	14.57	63	18.85	14.72	63	21.40	14.69	70
Real estate loans secured by farmland.....	2.58	0.33	96	1.19	0.33	85	1.09	0.30	85	1.25	0.33	86	1.55	0.36	87

Loan Mix and Analysis of Concentrations of Credit

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
	72.79	61.87	64	68.33	57.91	66	74.63	61.05	68	67.72	57.15	65	69.55	57.46	62
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	14.32	20.07	28	18.23	19.43	46	19.63	19.86	49	17.64	19.43	41	18.20	20.75	39
Real estate loans secured by 1–4 family.....	2.85	2.35	60	3.62	2.45	66	4.12	2.43	75	3.70	2.64	63	4.34	3.15	66
Revolving	11.47	17.49	28	14.62	16.76	42	15.51	17.24	42	13.94	16.59	37	13.86	17.39	35
Closed-end.....	53.48	38.39	74	47.90	35.36	74	52.72	37.86	76	47.85	34.63	75	48.84	33.52	76
Construction and land development.....	9.32	5.82	77	10.95	5.29	88	10.77	5.65	81	10.52	5.26	86	10.82	5.09	86
1–4 family.....	2.37	1.29	77	1.55	1.05	73	2.80	1.18	83	1.72	0.93	75	2.39	0.94	81
Other.....	6.95	4.49	74	9.40	4.21	93	7.97	4.40	81	8.79	4.19	90	8.43	4.02	88
Multifamily.....	4.86	5.66	54	3.57	5.08	44	4.49	5.78	49	3.67	4.96	45	3.32	4.69	43
Nonfarm nonresidential	39.30	25	80	33.37	23.47	76	37.46	24.56	77	33.67	22.93	77	34.70	22.15	78
Owner-occupied.....	16.02	8.44	86	16.08	7.93	89	17.13	8.29	89	16.56	7.68	91	18.17	7.72	93
Other.....	23.28	16.32	73	17.30	15.25	58	20.33	15.94	66	17.11	14.95	58	16.52	14.34	59
Real estate loans secured by farmland.....	4.99	0.59	97	2.21	0.56	87	2.28	0.54	88	2.23	0.54	87	2.51	0.55	88
Loans to depository institutions and acceptances of other banks.....	0	0.03	75	0	0.03	72	0.01	0.04	74	0	0.06	69	0.01	0.11	70
Commercial and industrial loans	12.97	18.81	31	18.39	23.16	37	12.05	18.86	26	18.10	22.17	36	14.05	19.53	32
Loans to individuals	5.57	6.52	62	9.93	6.02	75	9.93	6.24	76	10.36	6.13	74	11.55	7.13	73
Credit card loans	0.43	0.51	74	0.65	0.50	76	0.69	0.53	76	0.71	0.65	75	0.90	0.81	74
Agricultural loans.....	5	0.31	97	2.16	0.33	91	2.18	0.34	92	2.51	0.32	93	3.09	0.37	92
Other loans and leases.....	3.73	8.03	37	1.52	8.05	19	1.33	8.75	16	1.53	9.09	17	1.80	9.85	16
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	466.32	395.39	61	452.36	382.51	60	447.01	391.81	57	452.27	381.27	59	420.10	391.26	49
Real estate loans secured by 1–4 family.....	91.73	125.02	32	120.69	124.29	51	117.58	126.06	47	117.79	125.03	47	109.95	138.18	39
Revolving	18.25	14.84	62	23.93	16.14	68	24.70	15.44	71	24.69	17.42	66	26.23	21.26	62
Closed-end.....	73.47	108.83	32	96.76	106.79	48	92.88	108.85	45	93.10	106.14	45	83.72	115.20	36
Commercial real estate loans	342.64	249.33	73	317.07	237.40	69	315.75	245.88	66	319.57	234.65	69	295	229.44	58
Construction and land development.....	59.70	36.95	77	72.49	35.26	87	64.48	35.95	80	70.25	35.62	82	65.38	34.95	78
1–4 family.....	15.19	8.02	79	10.27	6.84	72	16.76	7.42	80	11.51	6.34	75	14.43	6.61	78
Other.....	44.51	28.49	76	62.22	28.01	93	47.72	28.11	79	58.74	28.16	89	50.95	27.32	82
Multifamily.....	31.15	37.99	52	23.65	34.02	41	26.88	38.66	48	24.49	32.74	42	20.06	31.04	41
Nonfarm nonresidential	251.79	160.85	80	220.94	157.71	72	224.39	158.05	73	224.84	155.06	73	209.56	152.10	64
Owner-occupied.....	102.65	53.96	86	106.43	52.99	86	102.60	52.99	86	110.59	52.37	86	109.76	53.07	87
Other.....	149.14	105.37	74	114.50	102.29	56	121.79	102.54	60	114.24	100.54	57	99.80	97.41	52
Real estate loans secured by farmland.....	31.95	3.46	97	14.60	3.50	89	13.68	3.22	89	14.91	3.44	89	15.15	3.60	87
Loans to depository institutions and acceptances of other banks.....	0.03	0.18	75	0.02	0.18	72	0.04	0.21	75	0.02	0.28	69	0.09	0.44	70
Commercial and industrial loans	83.08	113.45	38	121.73	145.22	42	72.17	114.45	32	120.85	139.91	39	84.86	122.02	33
Loans to individuals	35.68	36.67	63	65.75	35.91	77	59.51	34.55	76	69.21	37.47	76	69.77	43.51	70
Credit card loans	2.75	2.64	74	4.31	2.59	77	4.15	2.77	78	4.75	3.30	76	5.46	4.34	76
Agricultural loans.....	32.03	1.66	97	14.33	1.94	92	13.05	1.86	93	16.74	1.88	93	18.67	2.18	93
Other loans and leases.....	23.89	47.86	35	10.08	47.52	18	7.98	51.06	15	10.19	49.54	17	10.89	52.44	16
Supplemental															
Non-owner occupied CRE loans / Gross loans	37.47	30.57	66	31.84	27.81	58	35.60	30.07	61	31.32	27.32	55	30.69	26.45	57
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	240.04	198.65	64	210.76	185.94	55	213.23	195.33	56	209.20	183.76	54	185.39	178.57	50
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	342.69	256.17	73	317.19	243.39	69	315.84	252.85	64	319.79	240.85	67	295.15	236.10	55

Liquidity and Funding

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Short-term investments	10.88	10.28	61	10.83	11.92	53	11.37	11.47	56	11.68	11.17	64	7	7.63	63
Liquid assets	34.11	28.10	71	33.16	27.16	67	35.71	29.03	70	31.50	26.22	68	26.06	22.44	70
Investment securities	28.66	21.67	72	26.49	18.78	79	33.09	21.63	83	23.01	17.85	73	20.82	16.99	69
Net loans and leases	50.89	59.31	23	53.04	60.99	20	46.97	58.67	16	55.17	61.58	23	61.18	63.77	32
Net loans, leases and standby letters of credit	51.17	60.12	20	53.35	61.79	20	47.23	59.49	15	55.46	62.48	22	61.43	64.84	30
Core deposits	83.97	76.85	80	80.87	73.69	74	81.79	75.71	72	79.50	70.67	75	77.75	63.09	86
Noncore funding	4.03	9.46	30	6.75	11.95	33	6.32	10.30	43	7.32	14.13	31	6.75	19.36	13
Time deposits of \$250K or more	0.73	1.46	32	0.97	1.96	27	0.91	1.58	32	1.06	2.11	29	1.87	2.94	33
Foreign deposits	0	0.32	39	0	0.34	39	0	0.34	39	0	0.36	39	0	0.43	38
Federal funds purchased and repos	3.23	1.11	85	5.71	1.22	90	5.34	1.23	89	6.18	1.47	89	4.76	1.94	82
Secured federal funds purchased	0	0	50	0	0	48	0	0	49	0	0	48	0	0	49
Net federal funds purchased (sold)	2.92	0.44	92	5.71	0.60	97	5.34	0.54	96	6.18	0.54	97	4.76	0.48	96
Commercial paper	0	0.02	45	0	0.01	45	0	0.01	45	0	0.01	44	0	0.02	45
Other borrowings w/remaining maturity of 1 year or less	0	1.03	23	0	1.11	20	0	1	23	0	1.24	15	0	3.01	3
Earning assets that reprice within 1 year	34.08	36.68	44	38.15	38.67	47	34.11	37.37	45	40.71	39.38	49	38.67	39.29	44
Interest-bearing liabilities that reprice within 1 year	3.62	6.16	37	4.14	7.73	30	3.62	6.39	34	4.27	8.20	28	7.38	10.19	34
Long-term debt that reprices within 1 year	0	0.22	32	0	0.28	30	0	0.26	30	0	0.47	27	0	0.96	25
Net assets that reprice within 1 year	30.46	29.01	53	34.02	29.49	58	30.49	29.65	51	36.44	29.11	62	31.29	26.63	60
Other Liquidity and Funding Ratios															
Net noncore funding dependence	-8.64	-1.97	23	-5.15	-0.51	38	-6.32	-2.33	38	-5.59	3.20	26	-0.31	14.45	13
Net short-term noncore funding dependence	-8.89	-6.65	32	-5.50	-6.88	51	-6.65	-7.71	49	-6.07	-4.76	41	-0.90	3.38	28
Short-term investment / Short-term noncore funding	284.53	265.83	66	167.38	246.74	46	187.44	273.46	42	168.13	184.19	57	111.58	77.77	73
Liquid assets - short-term noncore funding / Nonliquid assets	45.96	35.38	70	39.94	30.67	67	46.12	36.68	68	35.85	28.18	68	26.75	16.97	78
Net loans and leases / Total deposits	60.08	73.06	20	64.82	76.22	20	56.79	72.79	15	68.49	79.43	21	76.81	90.31	20
Net loans and leases / Core deposits	60.60	78.05	17	65.59	83.77	16	57.42	78.25	12	69.40	88.34	17	78.68	103.93	11
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	-7.69	-3.53	17	-0.77	0.62	8	-1.37	0.12	8	0.21	1.57	23	0.15	0.72	33
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	-11.90	-8.82	28	0.65	1.31	38	-2.64	-0.25	10	5.55	4.31	72	1.02	1.36	45
Structured notes appreciation (depreciation) / Tier 1 capital		-0.15			0			-0.02			0.02			0	
Percent of Investment Securities															
Held-to-maturity securities	33.88	20.27	70	17.73	12.84	67	25.94	14.28	73	1.28	11.38	42	3.04	12.67	46
Available-for-sale securities	66.12	77.97	30	82.27	85.49	32	74.06	83.77	27	98.72	87.23	64	96.96	85.40	56
U.S. Treasury securities	9.90	8.39	65	0.02	5.10	32	10.52	6.70	75	0	4.72	16	0.29	6.15	36
US agency securities (excluding mortgage-backed securities)	4.90	3.73	69	6.62	4.35	73	5.33	4.12	71	8.17	4.01	78	12.68	3.49	88
Municipal securities	5.06	7.89	50	10.63	9.71	64	7.61	8.22	61	12.62	9.83	66	4.53	7.75	52
Mortgage-backed securities	65.70	65.55	47	72.77	66.67	56	58.39	66.54	35	71.65	66.64	56	77.57	67.43	59
Asset-backed securities	11.27	2.78	87	2.87	1.97	73	13.82	2.50	90	0	1.91	50	0	1.66	50
Other debt securities	3.17	3.16	62	7.09	3.05	82	4.33	3.08	68	7.55	3.01	82	4.92	2.94	76
Mutual funds and equity securities	0	0.30	12	0	0.36	14	0	0.29	13	0	0.35	13	0	0.40	13
Debt securities 1 year or less	0.84	8.63	11	1.02	9.29	11	0.86	7.78	11	1.08	10.55	11	6.05	11.86	38
Debt securities 1 to 5 years	12.75	18.50	45	5.49	16.09	31	11.16	18.25	40	6.17	17.03	33	14.52	17.94	53
Debt securities over 5 years	86.41	70.45	79	93.49	72.48	88	87.98	71.11	80	92.75	69.86	88	79.43	66.02	60
Pledged securities	41.96	29.79	71	41.52	33.48	64	39.41	32.26	61	56.49	35.67	75	58.62	30.57	84
Structured notes, fair value	0	0.08	41	0	0.05	42	0	0.11	40	0	0.02	42	0	0.03	42
Percent Change from Prior Like Quarter															
Short-term investments	80.64	-1.29	91	186.01	156.41	67	8.46	27.98	43	101	183.32	42	33.56	26.69	65
Investment securities	94.48	28.40	92	59.21	31.91	78	60.29	31.36	81	33.15	23.62	71	13.96	11.75	68
Core deposits	86.69	14.47	97	31.65	29.18	67	14.69	16.94	55	23.22	26.88	42	9.71	11.23	59
Noncore funding	7.26	-10.65	77	44.20	-25.09	97	-3.75	-14.79	70	30.68	-12.18	92	-4.06	6.59	32

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Loan commitments (reported semiannually, June/Dec)			3,021,164	2,922,770	2,807,810
Commit: Secured commercial real estate loans	1,340,791	631,808	748,425	624,650	643,109
Commit: Unsecured real estate loans	3,200	3,475	200	3,500	989
Credit card lines (reported semiannually, June/Dec)	0	0	681,561	682,818	764,091
Securities underwriting	0	0	0	0	0
Standby letters of credit	93,883	56,233	51,110	51,055	37,006
Commercial and similar letters of credit	6,335	5,456	6,435	7,931	5,702
Securities lent	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor)	109,552	0	0	0	0
Credit derivatives - notional amount (holding company as beneficiary)	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-investment grade	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-noninvest grade	109,552	0	0	0	0
Derivative Contracts					
Interest rate futures and forward contracts	78,533	105,958	102,408	126,800	125,495
Written options contracts (interest rate)	62,904	95,301	77,319	106,363	67,760
Purchased options contracts (interest rate)	1,109	4,445	0	4,480	0
Interest rate swaps	4,398,406	1,961,597	2,615,400	1,853,384	1,006,339
Futures and forward foreign exchange	0	0	0	0	0
Written options contracts (foreign exchange)	0	0	0	0	0
Purchased options contracts (foreign exchange)	0	0	0	0	0
Foreign exchange rate swaps	0	0	0	0	0
Commodity and other futures and forward contracts	0	0	0	0	0
Written options contracts (commodity and other)	0	0	0	0	0
Purchased options contracts (commodity and other)	0	0	0	0	0
Commodity and other swaps	0	0	0	0	0

Percent of Total Assets	BHC	Peer # 1	Pct												
Loan commitments (reported semiannually, June/Dec)							15.36	22.78	23	16.56	22.01	31	19.17	23.52	42
Standby letters of credit	0.28	0.64	34	0.30	0.67	32	0.26	0.65	28	0.29	0.71	28	0.25	0.84	24
Commercial and similar letters of credit	0.02	0.02	71	0.03	0.02	76	0.03	0.02	78	0.04	0.02	83	0.04	0.02	80
Securities lent	0	0.08	42	0	0.11	41	0	0.10	41	0	0.18	40	0	0.40	39
Credit derivatives - notional amount (holding company as guarantor)	0.33	0.26	70	0	0.28	26	0	0.24	27	0	0.35	26	0	0.42	27
Credit derivatives - notional amount (holding company as beneficiary)	0	0.18	29	0	0.18	29	0	0.18	29	0	0.30	27	0	0.52	27
Credit derivative contracts w/ purchased credit protection-investment grade	0	0.19	34	0	0.17	34	0	0.18	34	0	0.25	34	0	0.30	33
Credit derivative contracts w/ purchased credit protection-noninvest grade	0.33	0.17	82	0	0.16	34	0	0.13	34	0	0.30	33	0	0.45	34
Derivative contracts	13.69	45.51	46	11.75	42.67	37	14.21	46.30	46	11.85	48.62	33	8.19	68.47	23
Interest rate contracts	13.69	33.09	49	11.75	30.32	39	14.21	32.46	49	11.85	34.36	35	8.19	47.31	24
Interest rate futures and forward contracts	0.24	4.02	54	0.57	4.59	55	0.52	3.25	59	0.72	6.21	50	0.86	10.67	61
Written options contracts (interest rate)	0.19	1.59	39	0.52	2	47	0.39	1.41	51	0.60	2.18	43	0.46	2.47	47
Purchased options contracts (interest rate)	0	1.35	46	0.02	1.45	47	0	1.31	23	0.03	1.46	45	0	2.65	22
Interest rate swaps	13.26	19.54	52	10.63	20.33	45	13.30	20.49	53	10.50	20.83	39	6.87	28.86	27
Foreign exchange contracts	0	6.48	26	0	6.19	25	0	6.30	26	0	6.01	25	0	10.12	22
Futures and forward foreign exchange contracts	0	3.96	27	0	3.83	26	0	3.78	27	0	3.47	25	0	5.23	23
Written options contracts (foreign exchange)	0	0.05	41	0	0.03	41	0	0.04	40	0	0.03	40	0	0.05	39
Purchased options contracts (foreign exchange)	0	0.05	41	0	0.04	41	0	0.04	40	0	0.04	40	0	0.08	39
Foreign exchange rate swaps	0	0.74	39	0	0.71	39	0	0.76	38	0	0.77	39	0	2.03	38
Equity, commodity, and other derivative contracts	0	1.07	35	0	0.80	33	0	0.92	34	0	1.86	32	0	3.32	31
Commodity and other futures and forward contracts	0	0.08	43	0	0.06	43	0	0.07	43	0	0.14	42	0	0.19	40
Written options contracts (commodity and other)	0	0.36	38	0	0.27	38	0	0.32	38	0	0.52	36	0	0.98	35
Purchased options contracts (commodity and other)	0	0.26	39	0	0.18	38	0	0.21	38	0	0.37	36	0	0.94	34
Commodity and other swaps	0	0.32	38	0	0.27	37	0	0.31	38	0	0.32	36	0	0.38	35
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)							30.77	44.98	38	30.01	42.82	42	31.51	45.53	43

Derivative Instruments

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Notional Amount					
Derivative contracts	4,540,952	2,167,301	2,795,127	2,091,027	1,199,594
Interest rate contracts	4,540,952	2,167,301	2,795,127	2,091,027	1,199,594
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivatives Position					
Futures and forwards	78,533	105,958	102,408	126,800	125,495
Written options	62,904	95,301	77,319	106,363	67,760
Exchange-traded	0	0	0	0	0
Over-the-counter	62,904	95,301	77,319	106,363	67,760
Purchased options	1,109	4,445	0	4,480	0
Exchange-traded	0	0	0	0	0
Over-the-counter	1,109	4,445	0	4,480	0
Swaps	4,398,406	1,961,597	2,615,400	1,853,384	1,006,339
Held for trading	3,700,624	1,882,856	1,915,399	1,774,711	1,006,339
Interest rate contracts	3,700,624	1,882,856	1,915,399	1,774,711	1,006,339
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Non-traded	840,328	284,445	879,728	316,316	193,255
Interest rate contracts	840,328	284,445	879,728	316,316	193,255
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less)	4,588,710	2,076,446	2,717,808	1,989,143	1,131,834
One year or less	179,709	238,562	196,500	133,757	125,771
Over 1 year to 5 years	1,154,750	413,700	976,339	421,154	201,155
Over 5 years	3,254,251	1,424,184	1,544,969	1,434,232	804,908
Gross negative fair value (absolute value)	59,072	47,111	18,503	53,482	22,200
Gross positive fair value	49,852	49,507	28,052	55,524	23,236
Held for trading	23,288	46,944	22,222	52,179	21,898
Non-traded	26,564	2,563	5,830	3,345	1,338
Current credit exposure on risk-based capital derivative contracts	49,852	49,507	27,633	55,524	23,235
Credit losses on derivative contracts	0	0	0	0	0
Past Due Derivative Instruments Fair Value					
30-89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0

Derivatives Analysis

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Percent of Notional Amount															
Interest rate contracts	100	93.91	75	100	94.52	76	100	94.17	75	100	94.10	77	100	93.44	80
Foreign exchange contracts	0	3.18	25	0	3.16	25	0	3.47	25	0	3.49	25	0	3.20	22
Equity, commodity, and other contracts	0	1.19	34	0	1.04	33	0	1.14	34	0	1.17	32	0	1.64	31
Futures and forwards	1.73	10.22	40	4.89	12.82	46	3.66	11.16	43	6.06	14.05	46	10.46	13.49	60
Written options	1.39	6.03	37	4.40	8.11	46	2.77	6.28	43	5.09	8.18	52	5.65	5.91	58
Exchange-traded	0	0.13	42	0	0.10	42	0	0.12	42	0	0.14	40	0	0.15	42
Over-the-counter	1.39	5.74	39	4.40	7.80	49	2.77	5.96	45	5.09	7.73	54	5.65	5.10	62
Purchased options	0.02	3.59	41	0.21	3.58	46	0	3.27	20	0.21	3.42	42	0	4.42	18
Exchange-traded	0	0.13	42	0	0.11	42	0	0.12	41	0	0.15	40	0	0.28	39
Over-the-counter	0.02	3.11	43	0.21	3.15	50	0	2.87	21	0.21	2.86	47	0	3.35	18
Swaps	96.86	74.58	75	90.51	69.64	66	93.57	74.26	67	88.64	68.76	64	83.89	69.75	55
Held for trading	81.49	38.74	72	86.88	42.14	73	68.53	40.42	57	84.87	43.53	73	83.89	44.16	70
Interest rate contracts	81.49	32.48	81	86.88	36.29	81	68.53	34.15	67	84.87	36.62	84	83.89	37.24	81
Foreign exchange contracts	0	1.60	34	0	1.47	33	0	1.68	33	0	1.60	32	0	1.60	30
Equity, commodity, and other contracts	0	0.58	40	0	0.51	40	0	0.60	39	0	0.68	38	0	0.83	36
Non-traded	18.51	61.26	27	13.12	57.86	26	31.47	59.58	42	15.13	56.47	26	16.11	55.84	29
Interest rate contracts	18.51	57.41	29	13.12	54.11	27	31.47	56.71	44	15.13	53.82	26	16.11	52.22	30
Foreign exchange contracts	0	0.37	32	0	0.45	33	0	0.40	33	0	0.46	34	0	0.34	33
Equity, commodity, and other contracts	0	0.11	38	0	0.12	37	0	0.09	38	0	0.10	37	0	0.13	38
Derivative contracts (excluding futures and forex 14 days or less)	101.05	92.63	79	95.81	90.92	46	97.23	92.53	46	95.13	91.48	46	94.35	93.86	39
One year or less	3.96	27.97	22	11.01	26.80	41	7.03	27.56	29	6.40	32.05	26	10.48	32.17	33
Over 1 year to 5 years	25.43	26.35	47	19.09	28.69	41	34.93	27.01	61	20.14	27.06	42	16.77	30.45	36
Over 5 years	71.66	29.53	85	65.71	30.03	84	55.27	29.89	77	68.59	29.56	86	67.10	28.09	86
Gross negative fair value (absolute value)	1.30	1.21	59	2.17	1.21	80	0.66	0.98	38	2.56	1.55	75	1.85	0.83	87
Gross positive fair value	1.10	1.52	42	2.28	1.70	78	1	1.34	31	2.66	2.23	62	1.94	1.19	81
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0.02	0.06	55	0.03	0.05	63	0.01	0.04	44	0.04	0.07	60	0.02	0.06	50
Gross positive fair value (X)	0.02	0.06	47	0.04	0.07	46	0.02	0.05	40	0.04	0.09	39	0.02	0.07	35
Held for trading (X)	0.01	0.04	58	0.03	0.05	60	0.02	0.04	55	0.04	0.07	53	0.02	0.06	49
Non-traded (X)	0.01	0.01	61	0	0.01	27	0	0.01	44	0	0.02	29	0	0.01	33
Current credit exposure (X)	0.02	0.04	60	0.04	0.05	54	0.02	0.04	50	0.04	0.06	49	0.02	0.05	41
Credit losses on derivative contracts	0	0	47	0	0	47	0	0	46	0	0	43	0	0	45
Past Due Derivative Instruments Fair Value															
30-89 days past due	0	0	47	0	0	46	0	0	47	0	0	46	0	0	47
90+ days past due	0	0	47	0	0	47	0	0	47	0	0	47	0	0	48
Other Ratios															
Current credit exposure / Risk-weighted assets	0.23	0.47	56	0.44	0.61	54	0.23	0.46	48	0.50	0.85	48	0.22	0.73	41

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Change: Allowance for Loan and Lease Losses excluding ATTR					
Beginning balance	122,231	144,333	144,333	72,987	72,962
Gross losses	19,823	4,771	16,610	21,002	23,641
Write-downs, transfers to loans held-for-sale	0	0	0	0	0
Recoveries	3,238	2,005	9,279	6,742	9,816
Net losses	16,585	2,766	7,331	14,260	13,825
Provision for loan and lease losses	57,346	-4,802	-14,771	56,894	13,850
Adjustments	84,235	0	0	28,712	0
Ending balance	247,227	136,765	122,231	144,333	72,987
Memo: Allocated transfer risk reserve (ATTR)	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios															
Provision for loan and lease losses / Average assets	0.80	0.04	96	-0.11	-0.11	42	-0.08	-0.09	47	0.35	0.51	30	0.10	0.15	41
Provision for loan and lease losses / Average loans and leases	1.56	0.06	96	-0.19	-0.20	44	-0.15	-0.16	45	0.58	0.82	34	0.16	0.24	43
Provision for loan and lease losses / Net loan and lease losses	345.77	49.50	82	-173.61	-168.35	32	-201.49	-105.48	34	398.98	487.86	58	100.18	130.58	30
Allowance for loan and lease losses / Total loans and leases not held for sale	1.46	1.20	75	1.39	1.49	44	1.31	1.23	64	1.47	1.58	48	0.82	0.83	49
Allowance for loan and lease losses / Total loans and leases	1.44	1.17	75	1.38	1.47	46	1.31	1.20	64	1.46	1.55	48	0.81	0.81	50
Allowance for loan and lease losses / Net loans and leases losses (X)	3.73	38.27	10	12.36	18.09	58	16.67	21.39	61	10.12	11.58	64	5.28	8.03	57
Allowance for loan and lease losses / Nonaccrual assets	207.95	355.27	33	369.89	291.29	72	490.49	364.13	75	365.59	299.17	71	170.19	218.72	56
ALLL / 90+ days past due + nonaccrual loans and leases	203.26	284.19	40	330.69	246.27	72	440.82	287.08	76	301.04	244.34	68	149.94	151.73	61
Gross loan and lease losses / Average loans and leases	0.54	0.17	91	0.19	0.24	53	0.17	0.19	54	0.22	0.34	41	0.27	0.28	55
Recoveries / Average loans and leases	0.09	0.07	71	0.08	0.08	59	0.09	0.08	66	0.07	0.07	57	0.11	0.08	76
Net losses / Average loans and leases	0.45	0.09	91	0.11	0.16	49	0.07	0.11	49	0.15	0.27	42	0.16	0.21	50
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	46	0	0	44	0	0	43	0	0	44	0	0	40
Recoveries / Prior year-end losses	19.49	10.98	85	9.55	7.39	69	44.18	34.67	71	28.52	33.98	48	49.51	36.22	83
Earnings coverage of net loan and lease losses (X)	0.97	38.54	20	21.95	25.70	65	31.78	39.72	61	18.66	22.91	61	18.01	24.40	57
Net Loan and Lease Losses By Type															
Real estate loans	0.40	-0.01	97	-0.01	0.03	22	0.05	0.02	77	0	0.04	17	0.01	0.01	53
Real estate loans secured by 1–4 family	-0.03	-0.02	42	-0.04	-0.01	19	-0.02	-0.02	40	-0.03	0.01	17	0.02	0.01	61
Revolving	-0.07	-0.08	34	0	-0.03	50	-0.02	-0.07	48	-0.02	0.01	27	0.03	0.02	63
Closed-end	-0.01	-0.02	43	-0.05	-0.01	11	-0.02	-0.01	38	-0.03	0	16	0.02	0	68
Commercial real estate loans	0.33	0	96	0	0.05	29	0.06	0.04	72	0.01	0.07	29	0.01	0.01	60
Construction and land development	0.66	-0.02	98	-0.05	0	13	0.06	0	88	0.02	0	78	0.06	-0.01	89
1–4 family	0	0	19	0	0	58	0	0	85	0	0	86	0.03	0	94
Other	0.66	-0.01	98	-0.05	0	10	0.06	0	89	0.02	0	77	0.03	-0.01	90
Multifamily	0	0	57	0	0	54	0	0.01	21	0	0	58	0	0	56
Nonfarm nonresidential	0.30	0.01	96	0.01	0.07	56	0.07	0.05	71	0	0.11	20	-0.01	0.02	21
Owner-occupied	0.13	0	98	0.01	0.01	74	0.07	0.01	93	0.01	0.02	51	-0.01	0.01	12
Other	0.17	0	94	0.01	0.06	59	0	0.04	28	0	0.08	8	0	0.01	60
Real estate loans secured by farmland	2.39	0	99	-0.01	0	18	0.32	0	96	0	0.02	12	-0.03	0.01	8
Commercial and industrial loans	-0.04	0.11	15	0.39	0.20	75	0.07	0.17	37	0.45	0.47	56	0.29	0.37	51
Loans to individuals	0.56	0.70	45	0.56	1.06	39	0.40	0.71	39	0.66	1.13	45	0.91	1.17	49
Credit card loans	2.61	1.88	72	2.17	2.41	40	1.69	1.84	48	2.75	2.92	43	3.16	3.11	45
Agricultural loans	-0.42	0	1	0.01	0.02	83	0.07	0.02	84	0.03	0.19	63	0.16	0.08	79
Loans to foreign governments and institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other loans and leases	2.38	0.16	97	-0.44	0.09	2	-0.47	0.10	1	-0.29	0.15	1	-0.31	0.15	1

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	03/31/2022		03/31/2021		12/31/2021		12/31/2020		12/31/2019	
30+ Days Past Due and Nonaccrual Assets										
30–89 days past due loans and leases.....		54,382		26,326		26,664		54,240		37,719
90+ days past due loans and leases		2,748		4,383		2,808		8,465		5,793
Nonaccrual loans and leases.....		118,885		36,975		24,920		39,479		42,886
Total past due and nonaccrual loans and leases.....		176,015		67,684		54,392		102,184		86,398
Restructured 30–89 days past due		27		35		54		232		76
Restructured 90+ days past due		12		27		6		32		51
Restructured nonaccrual		8,273		9,113		3,878		11,301		19,377
Total restructured loans and leases		8,312		9,175		3,938		11,565		19,504
30–89 days past due loans held for sale		0		0		0		0		0
90+ days past due loans held for sale		0		0		0		0		0
Nonaccrual loans held for sale		0		0		0		0		0
Total past due and nonaccrual loans held for sale.....		0		0		0		0		0
Restructured loans and leases in compliance		13,840		3,048		2,233		2,708		5,347
Other real estate owned.....		17,528		2,197		2,024		2,496		8,464
Other Assets										
30–89 days past due		0		0		0		0		0
90+ days past due		0		0		0		0		0
Nonaccrual.....		0		0		0		0		0
Total other assets past due and nonaccrual.....		0		0		0		0		0
Percent of Loans and Leases										
30–89 days past due loans and leases.....	0.32	0.32	62	0.27	0.33	50	0.28	0.32	56	0.55
90+ days past due loans and leases	0.02	0.10	44	0.04	0.11	58	0.03	0.10	53	0.09
Nonaccrual loans and leases.....	0.69	0.44	82	0.37	0.65	26	0.27	0.46	26	0.40
90+ days past due and nonaccrual loans and leases.....	0.71	0.59	71	0.42	0.82	23	0.30	0.62	22	0.49
30–89 days past due restructured.....	0	0.01	37	0	0.01	41	0	0.01	45	0
90+ days past due restructured	0	0	65	0	0	64	0	0	63	0
Nonaccrual restructured.....	0.05	0.10	42	0.09	0.13	50	0.04	0.10	35	0.11
30–89 days past due loans held for sale	0	0	39	0	0	41	0	0	40	0
90+ days past due loans held for sale.....	0	0	42	0	0	42	0	0	41	0
Nonaccrual loans held for sale	0	0	40	0	0	39	0	0	40	0
Percent of Loans and Leases and Other Assets										
30+ Days Past Due and Nonaccrual										
30–89 days past due assets	0.32	0.32	62	0.27	0.33	50	0.28	0.32	56	0.55
90+ days past due assets	0.02	0.10	42	0.04	0.11	58	0.03	0.10	52	0.09
Nonaccrual assets	0.69	0.45	82	0.37	0.66	26	0.27	0.47	26	0.40
30+ days past due and nonaccrual assets	1.03	0.94	62	0.68	1.18	28	0.58	0.97	29	1.03
Percent of Total Assets										
90+ days past due and nonaccrual assets	0.37	0.35	63	0.22	0.50	17	0.14	0.36	18	0.27
90+ days past due and nonaccrual assets + other real estate owned	0.42	0.36	64	0.24	0.53	16	0.15	0.37	18	0.29
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:										
Total assets	0.45	0.41	65	0.23	0.58	12	0.15	0.41	13	0.25
Allowance for loan and lease losses	60.79	62.77	57	30.92	69.27	20	23.92	62.64	16	31.14
Equity capital + allowance for loan and lease losses	4.07	3.67	63	2.04	5.03	14	1.39	3.60	14	2.14
Tier 1 capital + allowance for loan and lease losses.....	5.58	4.23	72	2.76	5.96	18	1.84	4.30	16	2.97
Loans and leases + other real estate owned	0.88	0.69	69	0.43	0.97	15	0.31	0.71	18	0.45

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases

			03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
			BHC	Peer # 1	Pct												
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type																	
Real estate	30–89 days past due		0.21	0.26	48	0.24	0.31	47	0.20	0.26	45	0.58	0.39	76	0.27	0.38	43
	90+ days past due		0.01	0.13	53	0.03	0.13	54	0.01	0.12	51	0.07	0.16	63	0.03	0.16	48
	Nonaccrual.....		0.72	0.51	75	0.38	0.76	24	0.27	0.52	30	0.39	0.76	26	0.39	0.46	48
Commercial and industrial	30–89 days past due		0.24	0.26	58	0.13	0.22	44	0.35	0.24	72	0.21	0.23	60	0.56	0.31	79
	90+ days past due		0.04	0.03	73	0.06	0.02	85	0.09	0.04	84	0.07	0.03	75	0.18	0.05	89
	Nonaccrual.....		0.58	0.53	64	0.33	0.69	30	0.23	0.57	28	0.45	0.75	37	1.08	0.83	69
Individuals	30–89 days past due		0.77	0.67	65	0.66	0.53	65	0.85	0.63	68	1.01	0.83	68	1.20	0.83	71
	90+ days past due		0.07	0.08	66	0.07	0.11	60	0.10	0.09	69	0.12	0.14	61	0.13	0.17	63
	Nonaccrual.....		0.20	0.16	65	0.23	0.22	60	0.20	0.17	64	0.22	0.28	58	0.20	0.17	64
Depository institution loans	30–89 days past due		2.33	0	95	0.33	0.01	93	1.69	0.01	95	1.25	0	95	2.48	0	98
	90+ days past due		0.13	0	97	0	0	50	0.17	0	97	0.83	0	97	0	0	49
	Nonaccrual.....		0	0.01	45	0	0	47	0	0	47	0	0	47	0	0	48
Agricultural	30–89 days past due		1.88	0.16	98	0.48	0.17	82	0.32	0.07	89	0.40	0.17	80	0.32	0.24	70
	90+ days past due		0	0	85	0.17	0	96	0	0	85	0.56	0	99	0.01	0	88
	Nonaccrual.....		1.75	0.71	86	1.40	0.44	83	0.77	0.70	79	1.26	0.49	83	0.85	0.67	74
Foreign governments	30–89 days past due		0	0		0.03			0.50			0				0.07	
	90+ days past due		0	0		0			0			0				0	
	Nonaccrual.....		0.23			0.04			0.15			0.09				0.03	
Other loans and leases	30–89 days past due		0.01	0.13	41	0.03	0.13	49	0.02	0.12	53	0.31	0.18	75	0.20	0.20	62
	90+ days past due		0	0.01	71	0.04	0.01	87	0	0.01	34	0.03	0.01	85	0.01	0.01	79
	Nonaccrual.....		0	0.08	22	0	0.15	19	0	0.09	21	0	0.15	19	0	0.13	15

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases—Continued

Memoranda		03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
		BHC	Peer # 1	Pct												
1–4 family	30–89 days past due	0.27	0.44	40	0.30	0.47	38	0.30	0.46	40	0.58	0.65	60	0.46	0.67	41
	90+ days past due	0.02	0.25	54	0.08	0.28	64	0.01	0.24	48	0.03	0.33	50	0.08	0.31	57
	Nonaccrual	0.39	0.68	39	0.41	0.88	26	0.29	0.71	22	0.48	0.89	31	0.61	0.73	48
Revolving	30–89 days past due	0.07	0.27	24	0.17	0.31	34	0.07	0.28	25	0.82	0.48	79	0.25	0.45	29
	90+ days past due	0.01	0.03	74	0.01	0.03	70	0.03	0.02	78	0.05	0.03	76	0.06	0.05	72
	Nonaccrual	0.22	1.02	25	0.38	1.31	24	0.32	1.18	30	0.39	1.13	31	0	1	5
Closed-end	30–89 days past due	0.32	0.46	48	0.34	0.48	42	0.36	0.49	49	0.52	0.65	50	0.52	0.70	47
	90+ days past due	0.02	0.28	59	0.10	0.31	67	0.01	0.26	47	0.03	0.38	47	0.09	0.35	57
	Nonaccrual	0.43	0.66	45	0.41	0.85	28	0.28	0.67	23	0.50	0.87	33	0.80	0.70	61
Junior lien	30–89 days past due	0.02	0.01	76	0.01	0.01	46	0.05	0.01	93	0.02	0.02	62	0.08	0.02	92
	90+ days past due	0	0	82	0	0	74	0.01	0	85	0.01	0	90	0	0	29
	Nonaccrual	0.09	0.03	86	0.06	0.05	67	0.03	0.03	61	0.07	0.04	73	0.16	0.04	91
Commercial real estate	30–89 days past due	0.16	0.16	61	0.21	0.22	59	0.13	0.15	58	0.56	0.26	83	0.18	0.18	62
	90+ days past due	0	0.01	69	0.01	0.02	70	0.01	0.01	76	0.09	0.02	88	0.02	0.03	61
	Nonaccrual	0.45	0.37	66	0.27	0.62	25	0.18	0.38	34	0.24	0.62	23	0.22	0.23	58
Construction and development	30–89 days past due	0.36	0.19	74	0.07	0.22	47	0.44	0.17	84	1.71	0.28	93	0.39	0.28	72
	90+ days past due	0	0	83	0.03	0.01	86	0	0.01	80	0.01	0.01	80	0.03	0.02	77
	Nonaccrual	0.24	0.17	74	0.06	0.50	37	0.07	0.20	51	0.18	0.41	54	0.19	0.20	70
1–4 family	30–89 days past due	0.16	0.03	90	0.01	0.03	63	0.42	0.02	98	0.18	0.03	90	0.24	0.06	88
	90+ days past due	0	0	47	0.02	0	92	0	0	44	0	0	42	0	0	41
	Nonaccrual	0	0.02	66	0	0.02	60	0	0.01	66	0	0.03	58	0	0.02	61
Other	30–89 days past due	0.20	0.14	75	0.06	0.16	54	0.02	0.13	59	1.53	0.22	93	0.15	0.20	67
	90+ days past due	0	0	85	0.01	0	86	0	0	85	0.01	0	88	0.03	0.01	83
	Nonaccrual	0.24	0.14	78	0.06	0.43	44	0.07	0.16	61	0.18	0.35	62	0.19	0.17	73
Multifamily	30–89 days past due	0	0.06	29	0	0.08	27	0.03	0.07	64	0.10	0.09	69	0	0.08	19
	90+ days past due	0	0	46	0	0	45	0	0	46	0	0	45	0	0	41
	Nonaccrual	0.79	0.12	90	0	0.13	19	0	0.17	21	0	0.11	20	0	0.05	21
Nonfarm non-residential	30–89 days past due	0.14	0.13	67	0.28	0.20	70	0.06	0.13	45	0.25	0.23	64	0.13	0.14	52
	90+ days past due	0	0.01	74	0.01	0.02	70	0.02	0.01	84	0.12	0.02	88	0.01	0.03	61
	Nonaccrual	0.46	0.45	58	0.37	0.78	32	0.23	0.45	41	0.29	0.80	25	0.24	0.28	47
Owner Occupied	30–89 days past due	0.09	0.04	77	0.17	0.06	84	0.05	0.04	66	0.20	0.07	88	0.13	0.07	76
	90+ days past due	0	0	83	0	0	33	0	0	37	0.02	0	88	0	0.01	60
	Nonaccrual	0.36	0.17	80	0.21	0.32	43	0.10	0.17	38	0.21	0.27	44	0.22	0.16	65
Other	30–89 days past due	0.05	0.08	60	0.11	0.12	57	0.01	0.08	39	0.05	0.14	49	0.01	0.07	24
	90+ days past due	0	0.01	39	0.01	0.01	79	0.02	0	90	0.10	0.01	91	0.01	0.01	72
	Nonaccrual	0.10	0.24	41	0.16	0.40	35	0.13	0.23	46	0.08	0.44	23	0.02	0.10	31
Farmland	30–89 days past due	0.47	0.17	85	0.37	0.13	82	0.98	0.10	94	0.90	0.11	91	0.60	0.23	83
	90+ days past due	0.05	0	92	0	0.01	45	0	0	45	0	0	45	0	0.01	42
	Nonaccrual	4.50	0.67	92	2.58	1.14	80	2.31	0.69	85	2.80	1.13	80	2.31	0.84	83
Credit card	30–89 days past due	0.82	0.87	44	1.17	0.75	82	1.17	0.81	75	1.36	0.95	76	1.57	1.19	72
	90+ days past due	0.49	0.45	53	0.64	0.56	56	0.71	0.45	68	0.79	0.63	56	0.93	0.78	55
	Nonaccrual	0	0.12	72	0	0.10	37	0	0.10	73	0	0.05	76	0	0.11	35

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019										
Common Equity Tier 1 Capital															
Common stock plus related surplus	2,668,587	938,522	945,003	941,086	1,049,304										
Retained earnings	995,677	1,019,887	1,080,825	995,813	953,656										
Accumulated other comprehensive income (AOCI)	-201,966	6,673	-11,034	56,606	11,010										
Common equity tier 1 minority interest	0	0	0	0	0										
Common equity tier 1 capital before adjustments/deductions	3,462,298	1,965,082	2,014,794	1,993,505	2,013,970										
Common Equity Tier 1 Capital: Adjustments/Deductions															
Less: Goodwill, intangible assets, and deferred tax assets	1,217,599	648,995	640,979	651,994	664,712										
Accumulated other comprehensive income-related adjustments	-201,965	6,674	-11,034	56,607	11,010										
Other deductions from common equity tier 1 capital	0	0	0	0	0										
Subtotal:	2,446,664	1,309,413	1,384,849	1,284,904	1,338,248										
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0										
Common equity tier 1 capital	2,446,664	1,309,413	1,384,849	1,284,904	1,338,248										
Additional Tier 1 Capital															
Additional tier 1 capital instruments and related surplus	0	84,116	84,160	84,101	84,034										
Non-qualifying capital instruments	0	0	0	0	0										
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0	0										
Additional tier 1 capital before deductions	0	84,116	84,160	84,101	84,034										
Less: Additional tier 1 capital deductions	0	0	0	0	0										
Additional tier 1 capital	0	84,116	84,160	84,101	84,034										
Tier 1 Capital	2,446,664	1,393,529	1,469,009	1,369,005	1,422,282										
Tier 2 Capital															
Tier 2 capital instruments and related surplus	257,619	100,000	100,000	100,000	0										
Non-qualifying capital instruments	0	0	0	0	0										
Total capital minority interest not included in tier 1 capital	0	0	0	0	0										
Allowance for loan and lease losses in tier 2 capital	226,578	100,906	90,286	106,700	72,987										
Exited advanced approach eligible credit reserves															
Unrealized gains on AFS preferred stock classified as equity					0										
Tier 2 capital before deductions	484,197	200,906	190,286	206,700	72,987										
Exited advanced approach tier 2 capital before deductions															
Less: Tier 2 capital deductions	0	0	0	0	0										
Tier 2 capital	484,197	200,906	190,286	206,700	72,987										
Exited advanced approach tier 2 capital															
Total capital	2,930,861	1,594,435	1,659,295	1,575,705	1,495,269										
Exited advanced approach total capital															
Total Assets for Capital Ratios															
Average total consolidated assets, adjusted	28,562,071	17,841,610	19,778,867	17,426,247	14,704,819										
Less: Deductions from common equity tier 1 capital	1,217,599	648,995	640,979	651,994	664,712										
Less: Other deductions	0	0	0	0	0										
Total assets for leverage ratio	27,344,472	17,192,615	19,137,888	16,774,253	14,040,107										
Total risk-weighted assets	21,246,077	11,375,591	11,761,700	11,103,141	10,605,651										
Exited advanced approach total RWA															
Capital Ratios	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Common equity tier 1 capital, column A	11.52	12.18	44	11.51	12.54	38	11.77	12.37	43	11.57	12.35	39	12.62	12.11	67
Common equity tier 1 capital, column B	0	0.26	46	0	0.28	46	0	0.29	46	0	0.30	46	0	0.29	46
Tier 1 capital, column A	11.52	12.88	31	12.25	13.31	37	12.49	13.11	43	12.33	13.08	43	13.41	12.78	69
Tier 1 capital, column B	0	0.31	46	0	0.32	46	0	0.34	46	0	0.34	46	0	0.34	46
Total capital, column A	13.79	14.72	36	14.02	15.37	23	14.11	14.91	40	14.19	15.23	35	14.10	14.36	56
Total capital, column B	0	0.34	46	0	0.36	46	0	0.37	46	0	0.39	46	0	0.38	46
Tier 1 leverage	8.95	9.06	49	8.11	9.15	21	7.68	8.98	19	8.16	9.13	20	10.13	9.76	64
Supplementary leverage ratio, advanced approaches HCs		6.62			7.94			6.71			8.72			7.41	

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019			Percent Change	
																1-Year	5-Year
Insurance Activities																	
Total insurance underwriting assets		0			0			0			0			0			
Total property and casualty assets		0			0			0			0			0			
Reinsurance recoverables (P/C)																	
Total life and health assets		0			0			0			0			0			
Reinsurance recoverables (L/H)																	
Separate account assets (L/H)		0			0			0			0			0			
Total insurance underwriting equity		0			0			0			0			0			
Total property and casualty equity		0			0			0			0			0			
Total life and health equity		0			0			0			0			0			
Total insurance underwriting net income		0			0			0			0			0			
Total property and casualty		0			0			0			0			0			
Total life and health		0			0			0			0			0			
Claims and claims adjusted expense reserves (P/C)		0			0			0			0			0			
Unearned premiums (P/C)		0			0			0			0			0			
Policyholder benefit and contractholder funds (L/H)		0			0			0			0			0			
Separate account liabilities (L/H)		0			0			0			0			0			
Insurance activities revenue		-8		3			69			118			212				
Other insurance activities income		-8		3			69			118			212				
Insurance and reinsurance underwriting income		0		0			0			0			0				
Premiums		0		0			0			0			0				
Credit related insurance underwriting		0		0			0			0			0				
Other insurance underwriting		0		0			0			0			0				
Insurance benefits, losses, expenses		0		0			0			0			0				
Net assets of insurance underwriting subsidiaries		0		0			0			0			0				
Life insurance assets		490,093		297,590			301,495			296,435			293,755		64.69		145.95

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019					
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct												
Analysis Ratios																		
Insurance underwriting assets / Consolidated assets	0	0	40	0	0	40	0	0	40	0	0	39	0	0.01	37			
Insurance underwriting assets (P/C) / Total insurance underwriting assets	50.48			54.39			53.11			53.67			51.47					
Insurance underwriting assets (L/H) / Total insurance underwriting assets	49.52			45.61			46.89			46.33			48.53					
Separate account assets (L/H) / Total life assets	11.64			12.21			13.40			11.24			7.26					
Insurance activities revenue / Adjusted operating income	0	0.38	0	0	0.38	27	0.01	0.36	34	0.02	0.41	36	0.03	0.47	41			
Premium income / Insurance activities revenue	3.33			0	2.23	43	0	2.76	42	0	2.84	40	0	7.32	37			
Credit related premium income / Total premium income	37.50			33.33			32.99			38.23			34.91					
Other premium income / Total premium income	62.50			66.67			67.01			61.77			65.09					
Insurance underwriting net income / Consolidated net income	0	0.02	45	0	0.02	45	0	0.02	44	0	0.03	44	0	0.08	39			
Insurance net income (P/C) / Equity (P/C)	25.60			22.15			23.22			15.59			19.86					
Insurance net income (L/H) / Equity (L/H)	150.40			3.56			4.49			3.62			5.13					
Insurance benefits, losses, expenses / Insurance premiums	2,703.20			1,367.96			927.51			447.82			233.61					
Reinsurance recovery (P/C) / Total assets (P/C)	0.07			0.07			0.07			0.07			0.15					
Reinsurance recovery (L/H) / Total assets (L/H)	0			0			0			0			0.15					
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	44	0	0	44	0	0	44	0	0	44	0	0	42			
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	18.19	12.22	74	19.45	11	86	18.95	12	78	19.59	11.03	85	19.65	11.51	80			
Broker-Dealer Activities																		
Net assets of broker-dealer subsidiaries (\$000)	0			0			0			0			0			0		
Net assets of broker-dealer subsidiaries / Consolidated assets	0	0.46	37	0	0.50	37	0	0.46	37	0	0.75	37	0	1.39	34			

Foreign Activities

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Foreign Activities					
Total foreign loans and leases	0	0	0	0	0
Real estate loans.....	0	0	0	0	0
Commercial and industrial loans	0	0	0	0	0
Loans to depository institutions and other banks acceptances	0	0	0	0	0
Loans to foreign governments and institutions	0	0	0	0	0
Loans to individuals	0	0	0	0	0
Agricultural loans.....	0	0	0	0	0
Other foreign loans.....	0	0	0	0	0
Lease financing receivables.....	0	0	0	0	0
Debt securities	0	0	0	0	0
Interest-bearing bank balances	0	0	0	0	0
Total selected foreign assets	0	0	0	0	0
Total foreign deposits	0	0	0	0	0
Interest-bearing deposits	0	0	0	0	0
Non-interest-bearing deposits.....	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct									
Analysis Ratios															
Yield: Foreign loans		0.70			0.69			0.66			0.87			1.25	
Cost: Interest-bearing deposits.....		0.14			0.13			0.14			0.42			1.19	
Net Losses as a Percent of Foreign Loans by Type															
Real estate loans		0.72			0.37			0.20			5.18			27.03	
Commercial and industrial loans		1.62			1.94			0.79			0.64			0.29	
Foreign governments and institutions		0			0			0			0			0	
Growth Rates															
Net loans and leases.....		10.28			-6.17			6.83			-2.40			22.48	
Total selected assets.....		17.19			-2.56			9.48			2.04		-100	12.40	2
Deposits		-5.48			2.95			0.73			3.46			10.36	

Servicing, Securitization and Asset Sale Activities—Part 1

Activity	Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
		1-Year	5-Year					
Securitization activities.....		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Retained credit exposure.....		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Unused commitments to provide liquidity (servicer advance).....		0	0	0	0	0	0	
Seller's interest carried as securities and loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures		0	0	0	0	0	0	
Activity as a Percent of Total Assets		03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019		
Securitization activities.....		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and Industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures		0	0	0	0	0	0	
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)								
1–4 family residential loans								
Home equity lines								
Credit card receivables.....								
Auto loans and other consumer loans.....								
Commercial and industrial loans								
All other loans and leases.....								

Servicing, Securitization and Asset Sale Activities—Part 2

	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Percent of Total Securitization Activities by Type					
Retained credit exposure.....					
1–4 family residential loans.....					
Home equity lines.....					
Credit card receivables.....					
Auto loans.....					
Commercial and industrial loans.....					
All other loans and leases.....					
Unused commitments to provide liquidity (servicer advance).....					
Seller's interest carried as securities and loans					
Home equity lines.....					
Credit card receivables.....					
Commercial and industrial loans					
Percent of Tier 1 Capital					
Total retained credit exposure.....	0	0	0	0	0
Total retained credit exposure and asset sale credit exposure	0	0	0	0	0
Dollar Amount in Thousands					
	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
					Percent Change
					1-Year 5-Year
30–89 Days Past Due Securitized Assets					
1–4 family residential loans	0	0	0	0	0
Home equity lines.....	0	0	0	0	0
Credit card receivables.....	0	0	0	0	0
Auto loans	0	0	0	0	0
Commcial and industrial loans	0	0	0	0	0
All other loans and leases.....	0	0	0	0	0
Total 30–89 days past due securitized assets.....	0	0	0	0	0
90+ Days Past Due Securitized Assets					
1–4 family residential loans	0	0	0	0	0
Home equity lines.....	0	0	0	0	0
Credit card receivables.....	0	0	0	0	0
Auto loans	0	0	0	0	0
Commercial and industrial loans	0	0	0	0	0
All other loans and leases.....	0	0	0	0	0
Total 90+ days past due securitized assets	0	0	0	0	0
Total past due securitized assets.....	0	0	0	0	0
Net Losses on Securitized Assets					
1–4 family residential loans	0	0	0	0	0
Home equity lines.....	0	0	0	0	0
Credit card receivables.....	0	0	0	0	0
Auto loans	0	0	0	0	0
Commercial and industrial loans	0	0	0	0	0
All other loans and leases.....	0	0	0	0	0
Total net losses on securitized assets.....	0	0	0	0	0

Servicing, Securitization and Asset Sale Activities—Part 3

	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets					
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets					
Total past due securitized assets percent of securitized assets					
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets					
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 30–89 days					
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 90+ days					
Total Past Due Managed Assets					
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Net Losses on Managed Assets Percent of Total Managed Assets					

Parent Company Income Statement

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Operating Income							
Income from bank subsidiaries	10,085	50,083	200,336	157,203	202,753	-79.86	138.19
Dividends	0	40,000	160,000	130,000	178,000	-100.00	
Interest	4	3	14	72	303	33.33	-89.74
Management and service fees	10,081	10,080	40,322	27,131	24,450	0.01	140.31
Other income	0	0	0	0	0		
Income from nonbank subsidiaries	0	0	0	0	0		
Dividends	0	0	0	0	0		
Interest	0	0	0	0	0		
Management and service fees	0	0	0	0	0		
Other income	0	0	0	0	0		
Income from subsidiary holding companies	0	0	0	0	0		
Dividends	0	0	0	0	0		
Interest	0	0	0	0	0		
Management and service fees	0	0	0	0	0		
Other income	0	0	0	0	0		
Total income from subsidiaries	10,085	50,083	200,336	157,203	202,753	-79.86	138.19
Securities gains (losses)	0	0	0	0	0		
Other operating income	-302	-264	985	1,587	1,396		
Total operating income	9,783	49,819	201,321	158,790	204,149	-80.36	121.49
Operating Expenses							
Personnel expenses	8,879	9,438	36,397	31,521	34,213	-5.92	68.77
Interest expense	1,470	1,350	5,401	3,376	0	8.89	321.20
Other expenses	67,336	4,773	32,071	18,812	36,487	1310.77	1639.05
Provision for loan and lease losses	0	0	0	0	0		
Total operating expenses	77,685	15,561	73,869	53,709	70,700	399.23	719.29
Income (loss) before taxes	-67,902	34,258	127,452	105,081	133,449		
Applicable income taxes (credit)	-13,595	-1,883	-7,661	-6,104	-11,901		
Extraordinary items							
Income before undistributed income of subsidiaries	-54,307	36,141	135,113	111,185	145,350		
Equity in undistributed income of subsidiaries	20,876	15,255	57,008	49,959	35,646	36.85	-14.88
Bank subsidiaries	20,876	15,255	57,008	49,959	35,646	36.85	-14.88
Nonbank subsidiaries	0	0	0	0	0		
Subsidiary holding companies	0	0	0	0	0		
Net income (loss)	-33,431	51,396	192,121	161,144	180,996		
Memoranda							
Bank net income	20,876	55,255	217,008	179,959	213,646	-62.22	-14.88
Nonbank net income	0	0	0	0	0		
Subsidiary holding companies' net income	0	0	0	0	0		

Parent Company Balance Sheet

	Dollar Amount in Thousands	03/31/2022	% of Total Assets	03/31/2021	% of Total Assets	12/31/2021	% of Total Assets	12/31/2020	12/31/2019	Percent Change	
										1-Year	5-Year
Assets											
Investment in bank subsidiaries		3,471,862	92.98	1,970,015	91.22	1,960,198	89.14	2,028,940	1,949,591	76.24	256.83
Common and preferred stock		3,458,807	92.63	1,934,992	89.59	1,953,002	88.81	1,986,642	1,899,312	78.75	259.84
Excess cost over fair value		1,323	0.04	1,323	0.06	1,323	0.06	1,323	1,323	0.00	0.00
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0	0	
Other receivables		11,732	0.31	33,700	1.56	5,873	0.27	40,975	48,956	-65.19	12.56
Investment in nonbank subsidiaries		0	0	0	0	0	0	0	0	0	
Common and preferred stock		0	0	0	0	0	0	0	0	0	
Excess cost over fair value		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0	0	
Other receivables		0	0	0	0	0	0	0	0	0	
Investment in subsidiary holding companies		0	0	0	0	0	0	0	0	0	
Common and preferred stock		0	0	0	0	0	0	0	0	0	
Excess cost over fair value		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0	0	
Other receivables		0	0	0	0	0	0	0	0	0	
Assets Excluding Investment in Subsidiaries											
Net loans and leases		0	0	0	0	0	0	0	0	0	
Securities		0	0	0	0	0	0	0	0	0	
Securities purchased (reverse repos)		0	0	0	0	0	0	0	0	0	
Cash and due from affiliated depository institution		109,288	2.93	130,488	6.04	181,076	8.23	123,229	147,082	-16.25	16.89
Cash and due from unrelated depository institution		0	0	0	0	0	0	0	0	0	
Premises, furnishings, fixtures and equipment		0	0	0	0	0	0	0	0	0	
Intangible assets		28,020	0.75	28,020	1.30	28,020	1.27	28,020	28,020	0.00	0.02
Other assets		124,987	3.35	31,196	1.44	29,826	1.36	31,917	32,382	300.65	316.90
Balance due from subsidiaries and related institutions		0	0	0	0	0	0	0	0	0	
Total assets		3,734,157	100.00	2,159,719	100.00	2,199,120	100.00	2,212,106	2,157,075	72.90	232.09
Liabilities and Capital											
Deposits		0	0	0	0	0	0	0	0	0	
Securities sold (repos)		0	0	0	0	0	0	0	0	0	
Commercial paper		0	0	0	0	0	0	0	0	0	
Other borrowings 1 year or less		0	0	0	0	0	0	0	0	0	
Borrowings with maturity over 1 year		0	0	0	0	0	0	0	0	0	
Subordinated notes and debentures		98,770	2.65	98,618	4.57	98,732	4.49	98,580	0	0.15	393.85
Other liabilities		30,791	0.82	40,677	1.88	25,832	1.17	66,477	55,999	-24.30	51.07
Balance due to subsidiaries and related institutions		163,496	4.38	87,103	4.03	88,025	4	87,279	87,105	87.70	98.23
Total liabilities		293,057	7.85	226,398	10.48	212,589	9.67	252,336	143,104	29.44	138.53
Equity Capital		3,441,100	92.15	1,933,321	89.52	1,986,531	90.33	1,959,770	2,013,971	77.99	243.56
Perpetual preferred stock (income surplus)		0	0	0	0	0	0	0	0	0	
Common stock		2,668,587	71.46	938,522	43.46	945,003	42.97	941,086	1,049,305	184.34	797.99
Common surplus		0	0	0	0	0	0	0	0	0	
Retained earnings		974,479	26.10	988,126	45.75	1,052,562	47.86	962,078	953,656	-1.38	37.83
Accumulated other comprehensive income		-201,966	-5.41	6,673	0.31	-11,034	-0.50	56,606	11,010		
Other equity capital components		0	0	0	0	0	0	0	0	0	
Total liabilities and equity capital		3,734,157	100.00	2,159,719	100.00	2,199,120	100.00	2,212,106	2,157,075	72.90	232.09
Memoranda											
Loans and advances from bank subsidiaries		414	0.01	123	0.01	1,011	0.05	311	183	236.59	
Loans and advances from nonbank subsidiaries		163,082	4.37	86,980	4.03	87,014	3.96	86,968	86,922	87.49	97.73
Notes payable to subsidiaries that issued TPS		160,605	4.30	84,503	3.91	84,537	3.84	84,491	84,445	90.06	100.76
Loans and advances from subsidiary holding companies		0	0	0	0	0	0	0	0	0	
Subordinated and long-term debt 1 year or less		0	0	0	0	0	0	0	0	0	
Guaranteed loans to banks, nonbanks, and holding companies		0	0	0	0	0	0	0	0	0	

Parent Company Analysis—Part 1

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct									
Profitability															
Net income / Average equity capital	-4.38	9.94	2	10.45	12.54	35	9.73	11.94	29	8.12	7.29	58	9.54	9.68	49
Bank net income / Average equity investment in banks	3.08	10.44	6	11.26	12.55	44	11.06	11.80	50	9.22	7.45	68	11.88	10.51	68
Nonbank net income / Average equity investment in nonbanks		11.36			12.53				13.12				9.75		7.89
Subsidiary HCs net income / Average equity investment in sub HCs		8.34			11.69				10.11				7.01		8.55
Bank net income / Parent net income	97.54		107.51	95.97	90	112.95	96.79	94	111.68	88.16	84	118.04	82.22	96	
Nonbank net income / Parent net income		3.43		0	2.83	15	0	3.40	15	0	3.59	14	0	5.93	10
Subsidiary holding companies' net income / Parent net income		80.23			65.70			65.35			68.34				74
Leverage															
Total liabilities / Equity capital	8.52	16.87	37	11.71	17.74	47	10.70	16.81	43	12.88	20.06	47	7.11	20.43	30
Total debt / Equity capital	2.87	11.65	31	5.10	11.90	36	4.97	11.71	35	5.03	14.41	33	0	14.31	13
Total debt + notes payable to subs that issued TPS / Equity capital	7.54	13.71	37	9.47	14.30	41	9.23	13.63	44	9.34	16.67	40	4.19	16.36	23
Total debt + Loans guaranteed for affiliate / Equity capital	2.87	11.72	31	5.10	12.02	35	4.97	11.77	35	5.03	14.68	32	0	14.56	13
Total debt / Equity capital – excess over fair value	2.87	11.75	31	5.10	12	36	4.97	11.81	35	5.03	14.52	33	0	14.51	13
Long-term debt / Equity capital	2.87	11.08	31	5.10	11.33	37	4.97	10.95	35	5.03	13.56	34	0	13.04	13
Short-term debt / Equity capital	0	0.49	40	0	0.52	41	0	0.57	38	0	0.77	38	0	1.02	36
Current portion of long-term debt / Equity capital	0	0.08	42	0	0.04	41	0	0.06	41	0	0.06	40	0	0.05	40
Excess cost over fair value / Equity capital	0.04	0.07	83	0.07	0.10	82	0.07	0.05	83	0.07	0.08	82	0.07	0.12	80
Long-term debt / Consolidated long-term debt	35.15	40.81	39	50.09	35.48	62	50.13	39.86	55	50.08	34.67	64	0	28.44	13
Double Leverage															
Equity investment in subs / Equity capital	100.55	103.47	43	100.15	102.85	38	98.38	103.22	22	101.44	102.81	42	94.37	103.22	8
Total investment in subs / Equity capital	100.89	108.45	35	101.90	108.21	38	98.67	108.40	16	103.53	110.16	41	96.80	111.07	7
Equity investment in subs / Equity cap, Qual TPS + other PS in T1															
Total investment in subs / Equity cap, Qual TPS + other PS in T1															
Double Leverage Payback															
Equity investment in subs – equity cap / Net income (X)		0.38		0.01	0.22	38	-0.17	0.29	21	0.17	0.47	42	-0.63	0.36	8
Equity investment in subs – equity cap / Net income-div (X)		1.31		0.03	0.74	5		1.05		0.87	1.82	35		1.22	
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	20.99	129.62	14	132.64	111.20	65	124.39	152.85	42	94.41	136.59	24	149.44	177.68	45
Cash from ops + noncash items + op expense / Op expense + dividend	-51.20	125.04	9	103.59	98.58	49	127.61	154.48	42	91.06	147.24	15	157.68	190.27	41
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	43.20	98.29	27	124	85.35	70	138.28	98.54	78	90.86	134.08	21	154.78	116.34	79
Pretax operating income + interest expense / Interest expense	-4,519.18	2,251.18	0	2,637.63	1,142.88	82	2,459.79	1,835.33	74	3,212.59	2,016.32	84		1,968.54	
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	-2,717.51	1,728.15	0	1,838.98	1,357.31	73	1,720.29	1,770.77	67	1,724.63	1,539.23	77	3,075.45	1,632.83	83
Dividends + interest from subsidiaries / Interest expense + dividends	0.01	145.40	9	149.84	117.86	70	149.49	174.12	52	98.58	150.43	24	225.24	210.80	64
Fees + other income from subsidiaries / Salary + other expenses	13.23	9.52	77	70.93	13.36	88	58.89	11.92	87	53.90	13.95	83	34.58	16.52	75
Net income / Current part of long-term debt + preferred dividends (X)		20.52			33.13			47.61			35.64				57.11
Other Ratios															
Net assets that reprice within 1 year / Total assets	3.35	3.42	57	5.31	3.97	63	7.90	3.44	79	4.33	3.85	58	5.19	2.64	73
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due		0.24			0.05			0.17			0.10			0.04	
Nonaccrual		0.75			1.22			0.92			1.03			0.54	
Total		1			1.27			1.09			1.13			0.58	
Guaranteed Loans as a Percent of Equity Capital															
To bank subsidiaries	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
To nonbank subsidiaries	0	0.02	47	0	0.03	47	0	0.02	46	0	0.05	46	0	0.10	46
To subsidiary holding companies	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Total	0	0.02	47	0	0.03	47	0	0.02	46	0	0.05	46	0	0.10	46
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries	0.49	1.70	70	0.47	1.80	70	0.44	1.76	69	0.49	2.66	68	0.60	5.62	62
Combined thrift assets (reported only by bank holding companies)	0	0	50	0	0	49	0	0	50	0	0	49	0	0	50
Combined foreign nonbank subsidiary assets	0	0.05	40	0	0.07	40	0	0.06	40	0	0.08	38	0	0.19	36

Parent Company Analysis—Part 2

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019					
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct			
Payout Ratios — Parent																		
Dividends declared / Income before undistributed income.....		64.91			70.14		74.87	50	75.22	66.37	63	115.63	81.10	84	54.46	57.84	55	
Dividends declared / Net income		33.46			49.32		23.13	94	52.90	28.27	92	79.78	42.29	91	43.74	33.08	71	
Net income – dividends / Average equity.....		-10.24			6.76	2	5.30	9.52	18	4.58	8.62	13	1.64	4.14	21	5.37	6.46	35
Percent of Dividends Paid																		
Dividends from bank subsidiaries	0	124.34	14	157.80	101.14	75	157.42	155.92	62	101.12	132.17	35	224.85	178.13	63			
Dividends from nonbank subsidiaries	0	1.65	31	0	3.28	30	0	4.90	22	0	3.41	23	0	7.53	19			
Dividends from subsidiary holding companies.....	0	3.24	45	0	4.75	46	0	5.91	45	0	4.85	44	0	21.40	42			
Dividends from all subsidiaries	0	153.16	7	157.80	128.99	67	157.42	203.53	51	101.12	174.85	23	224.85	260.40	53			
Payout Ratios — Subsidiaries:																		
Percent of Bank Net Income																		
Dividends from bank subsidiaries	0	43.39	14	72.39	30.63	86	73.73	45.96	73	72.24	60.28	63	83.32	66.55	67			
Interest income from bank subsidiaries.....	0.02	0.15	62	0.01	0.12	54	0.01	0.11	55	0.04	0.36	54	0.14	0.54	65			
Management and service fees from bank subsidiaries	48.29	0.75	97	18.24	1.08	95	18.58	0.88	95	15.08	1.47	92	11.44	1.55	90			
Other income from bank subsidiaries.....	0	0	48	0	0	47	0	0	47	0	0	46	0	0	46			
Operating income from bank subsidiaries	48.31	49.34	50	90.64	33.49	90	92.32	51.33	88	87.35	62.88	70	94.90	69.36	73			
Percent of Nonbank Net Income																		
Dividends from nonbank subsidiaries		31.46			47.24			62.63			56.39			82.95				
Interest income from nonbank subsidiaries.....		2.20			2.80			2.44			7.38			20.25				
Management and service fees from nonbank subsidiaries		0.46			0.53			0.37			0.86			1.92				
Other income from nonbank subsidiaries.....		0.06			0.09			0.07			0.16			1.06				
Operating income from nonbank subsidiaries		39.06			69.48			87.22			79.84			150.41				
Percent of Subsidiary Holding Companies' Net Income																		
Dividends from subsidiary holding companies.....		117.80			28.44			38.10			43.51			61.23				
Interest income from subsidiary holding companies		11.88			6.44			5.26			8.40			6.54				
Management and service fees from subsidiary holding companies.....		0.52			0.37			0.73			0.44			0.36				
Other income from subsidiary holding companies.....		-3.33			-1.46			-0.40			0.01			0.29				
Operating income from subsidiary holding companies.....		126.86			34.47			58.37			55.20			76.49				
Dependence on Subsidiaries:																		
Percent of Total Operating Income																		
Dividends from bank subsidiaries	0	60.28	15	80.29	58.57	46	79.48	74.16	33	81.87	69.76	36	87.19	67.32	43			
Interest income from bank subsidiaries.....	0.04	1.04	60	0.01	0.72	47	0.01	0.23	51	0.05	0.63	50	0.15	0.80	57			
Management and service fees from bank subsidiaries	103.05	1.48	99	20.23	4.11	88	20.03	1.44	94	17.09	1.87	92	11.98	1.81	89			
Other income from bank subsidiaries.....	0	0.01	46	0	0.02	46	0	0.02	46	0	0.04	45	0	0.03	44			
Operating income from bank subsidiaries	103.09	73.91	97	100.53	71.70	97	99.51	83.13	67	99	82.20	60	99.32	78.80	68			
Dividends from nonbank subsidiaries	0	4.30	30	0	5.32	29	0	3.07	21	0	1.95	23	0	2.65	19			
Interest income from nonbank subsidiaries.....	0	0.21	40	0	0.82	37	0	0.18	36	0	0.73	36	0	1.19	30			
Management and service fees from nonbank subsidiaries	0	0.01	43	0	0.05	42	0	0.01	42	0	0.02	42	0	0.06	41			
Other income from nonbank subsidiaries.....	0	0	48	0	0.01	47	0	0.01	45	0	0.01	46	0	0.04	44			
Operating income from nonbank subsidiaries	0	6.88	25	0	10.59	21	0	4.67	14	0	4.70	16	0	7.29	11			
Dividends from subsidiary holding companies.....	0	1.52	46	0	1.03	46	0	2.10	45	0	2.53	44	0	4.52	43			
Interest income from subsidiary holding companies	0	0.01	46	0	0.13	45	0	0.01	45	0	0.11	44	0	0.20	44			
Management and service fees from subsidiary holding companies.....	0	0	49	0	0	49	0	0	48	0	0	49	0	0	49			
Other income from subsidiary holding companies.....	0	0	50	0	0	50	0	0	50	0	0	49	0	0	48			
Operating income from subsidiary holding companies.....	0	3.73	44	0	2.35	44	0	3.91	43	0	4.56	42	0	6.08	40			
Loans and advances from subsidiaries / Short term debt.....		225.56			142.34			158.10			135.13			83.37				
Loans and advances from subsidiaries / Total debt	165.53	28.43	97	88.32	29.59	83	89.16	26.38	85	88.54	27.08	85		28.33				